JOHN BULL

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For meaning of this No. see Page ii. of cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

"JOHN BULL'S"
Companion Publications.

"MRS. BULL"

A LIVE PAPER FOR LIVE WOMEN.

Published Every Tuesday,

ONE PENNY.

"LOTINGA'S WEEKLY"

A REAL PICTORIAL SPORTING JOURNAL.

Published Every Wednesday.

ONE PENNY.

Every Reader of "John Bull" is requested to also take these journals, which will help to make his week's reading complete—for all branches of the family.

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THE DRAWING-ROOMS

furniture, which is almost new, comprises, amongst other things, a French gilt Louis XIV. drawing-room suite, upholstered in silk, designed by Monsieurs Watteau, of Paris, worth 80gs., accept 20gs.; a unique satinwood drawing-room set, comprising cabinet with drawers enclosed, centre table, overmantel, Empire settee, two lounge chairs and six occasional chairs, all uphostered in French silk, accept 23gs., worth treble; Chippendale design drawing-room suite, 10gs.; also a Sheraton design set, 12gs.; two Chesterfields, upholstered in a fine art tapestry, convertible ends, one 40s. and the other 60s.; 5ft. stuffover settee, with rounded ends, upholstered in flowered silk, on turned gilt legs and castors, 6gs.; six divan club easy chairs, 25s. each; ten pretty and exquisite design occasional drawing-room chairs, 6s. each; very fine old Dutch inlaid cabinet; two elegant Vernis Martin cabinets; two buhl cabinets (fully inlaid), French writing bureau and a magnificent specimen cabinet, fitted with glass doors; grand piano by Broadwood, 15gs.; also grand piano by Collard and Collard, 12gs.; a magnificent instrument by Gustave Richter, £14, and a fine tone piano, £10; grand piano by C. Bechstein—no offer refused if reasonable; a brilliant tone, full compass, iron frame, trichord, boudoir grand pianoforte, in rosewood case, on fluted legs, by Steinway and Sons, No. 74,808; American organ; piano-player, by Hardman.

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Very massive square pillar all-brass bedstead, full-size, pure hair mattress, om 60s.; an Italian square brass tube bedstead, 8gns.; black and bedstead, 30s.; 10 most massive and elaborate bedroom suites in lwhite, Queen Anne, Chippendale, Sheraton, ash, white enamel, oak, om 70s. each; 5ft. mahogany kneehole dressing-table, fitted with mirror, 30 by 21, on pedestal supports, 12gs.; washstand en suite, ein marble table top and tile back, £4 15s.; towel rail, en suite, 15s. ccasional chairs en suite, 45s.; 6ft. mahogany wardrobe, fitted rai s, bonnet drawer, two sliding trays, five long and two short drawers d glass centre, two panel doors, 9gs.; 4ft. Spanish mahogany chest long drawers, shaped top, with column supports, on plinth, £3 10s.; any shaving stand, with circular adjustable mirror, 25s.; 3ft. 6in. washstand, 10s.; Sheraton design bedroom suite, 6gns.; large size nlaid suite, 10gs.; and one 15gs.; three old antique chests, two chests, two very fine satinwood bedroom suites, inlaid with king- &c., worth 200gs.; accept 110gs.; 6ft. Sheraton design bedroom 25gs., worth 60gs.; mahogany cheval glass, 5gs.; 3ft. mahogany wo bedside tables, &c.

DINING-ROOMS, SMOKE-ROOMS, LOUNGES, &c.

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The following claims have been received for our issue of May 13th:—

MRS. J. SCOTT, 6, Caledonia Street, Liverpool. No. 483,890.

G. W. R. SMITH, 17, Villiers Road, Cricklewood, N.W. No. 833,062.

The following are the fifty numbers for our issue of May 20th:—

1159	104761	257546	455984	660588
3485	114192	261580	511452	671824
14221	133131	301960	525422	682068
16978	136700	314983	535322	706893
25250	169116	326560	552105	720450
28565	172320	345818	578447	728040
44914	195160	369708	579292	750415
53698	203839	406678	613150	806739
60689	207127	423247	632826	824692
98876	227544	434768	636204	832667

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JULY 15TH (PUBLISHED JULY 13TH).

The John Bull League.

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The General Secretary,
93, Long Acre, London, W.C.

Please enrol me as a Member and send me a Membership Badge, for which I enclose P.O. for 6d.

Name .....

Address .....

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JOHN BULL.

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Without Fear or Favour, Rancour or Rant.

Vol. X. No. 263. Saturday, June 17th, 1911. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, at 93, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.
All editorial inquiries MUST BE MADE BY LETTER.

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TO READERS ABROAD.

JOHN BULL *is on sale at all Bookstalls and Newsagents throughout Great Britain and Ireland and the Continent as follows:—Paris, at the Railway Stations—Nord, Ouest, P.L.M., Orleans, l'Est; the principal Kiosques on the Boulevards, etc.; Messrs. W. H. Smith & Son's Bookshop, 248, rue de Rivoli; Libraries—Timotei, rue Castiglione; Brentano's, Avenue de l'Opera; Byron, rue Castiglione; Galignani, 224, rue de Rivoli; Anglaise, Avenue Victor Hugo; Charruet, rue d'Isty; Lebeau, Avenue Kleber; F. Tennant Pain, 18, rue Favart, Wholesale and Continental Representative. Railway Bookstalls and principal Libraries at Marseilles, Hyeres, Cannes, St. Raphael, Nice, Beaulieu, Monaco, Monte Carlo, Mentone. It is also obtainable through Messrs. Gordon & Gotch's Agencies in the Colonies.*

The John Bull League.

GLASGOW AND DISTRICT BRANCH.

GRAND EVENING CRUISE
TO
LOCH LONG
On Thursday Evening, June 29th,
By Turbine Steamer "KING EDWARD."
Train leaves Central Station at 6.20 p.m. (via Gourock).
TICKETS 2/- EACH.
To be obtained from H. McCone (Central Secretary), 1,222, Springburn Road, and from Members of Executive Committee.

IMPORTANT NOTICE TO OUR READERS.

In consequence of Thursday next being the day of the Royal Coronation, "JOHN BULL" will be published one day earlier, and will be on sale throughout the United Kingdom first thing on Wednesday morning, June 21.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

SOUTH HACKNEY.

Elsewhere will be found a verbatim report of Mr. Bottomley's meeting at the Hackney Empire last Saturday. Next week, we shall indicate the manner in which he proposes to follow it up.

THE COMING GENERAL ELECTION.

People are incredulous about our prediction. They must tarry a little and keep their optic nerves in order.

CORONATION HONOURS.

How would Sir George Edwardes and Sir Arthur Collins sound?

THE INSURANCE BILL.

The Unionists are beginning to regret the precipitancy with which they embraced this baby. The Bill in its present form will never do.

THE BIRKBECK BANK.

Hard lines on the Government! The Man in the Street *will* say it was the Budget.

SALVATION ARMY INSURANCE AGENTS.

We are informed that "officers" of the Salvation Army are allowed to enter the barrack-rooms at Aldershot and canvass for insurance business, while representatives of other companies are excluded. Perhaps the General Officer Commanding will see to this little matter. In the meantime, a word with the troops. Much of what we are now saying about the Prudential applies equally to the S.A. Company.

FREE TRADE—FOR OTHERS!

We are amused to see the *Daily Chronicle* joining in the boycott of the *Daily Sketch*, and intimating to newsagents that their supplies will be stopped if they dare to take copies of our enterprising illustrated contemporary. This is Free Trade, with a vengeance, of the Cadbury-Brunner Mond type!

CHEAP LEGAL ADVICE.

As we anticipated, the Chancellor of the Exchequer does not see his way to making provision in the Insurance Bill for a capitation fee of a few shillings a year to the lawyers for advising persons and societies who will come under his scheme! Sauce for the medical goose is of no use for the legal gander!

NOT INTENDED FOR IRONY.

A writer in the *Daily News* gives some excellent advice on "How to be happy though hot." "Do not read the *Daily News*," he says, "it is too exciting. Choose a duller sheet." But how is it to be done?

Nonconformity Outclassed.

As if the steady decline in Nonconformist church membership were not enough, Dissent has received a further staggering blow. A few days ago the Bishop of London beat Mr. Silvester Horne, M.P., at golf, and the Bishop's team beat Free Church ministers at Walton Heath by 17½ points to 1½. Who will dare to speak of Disestablishment now?

Diaz Iræ.

We have already mentioned how the Derby thunderstorm was prevented from being proclaimed as an expression of Divine wrath with regard to the iniquity of speculating on horse-races, owing to the fact that several churches had suffered in the turmoil of the elements. Now the theory has been adapted, with fresh ingenuity, to explain the earthquake in Mexico. As it occurred almost at the moment of the arrival of the conquering rebels, the resentment of Heaven was an obvious interpretation. But it marks a new departure. The Divine right of Kings we have known and appreciated from our schooldays, but the Divine right of an autocratic President is a dangerously new doctrine. Besides, we always imagined that Providence was on the side of the big battalions. Nor, as at present advised, are we satisfied that the seismic manifestation spared the lives and properties of all the adherents of ex-President Diaz.

Bathing Barred on Bank Holiday.

Holidays are all very well, but if they are extended indiscriminately to all sections of the population they will soon lose their savour. Take public baths, for instance. During the recent visitation of unusual warmth, the possibility of a cold plunge was particularly welcome, and many holiday-makers must have felt a certain tolerance for State Socialism when reflecting that nice refreshing public baths are now to be found in almost every part of the Metropolis. What then must have been the disappointment of those who sought refuge from the torrid sunshine of Whit Monday only to find that the plunges and douches, which as ratepayers they pay for, had been arbitrarily closed? This was certainly the case in Chelsea, and we shall not be surprised to hear elsewhere too. If the present principle came in for general adoption, we ought to have neither railways, nor posts, nor amusements, nor refreshments on the feasts of St. Lubbock. In fact, the killjoy principle ought to be extended and Whit Monday be reduced to the calm, dignified solemnity, the psalm-singing and the secluded whisky-bibbing, so dear to the consciences of Scottish Sabbatarians.

Djinnee at Westminster.

Without grudging to the Coronation all the magnificence which money can buy, it would still be legitimate to protest against woeful waste, the only object of which is to fill the pockets of greedy parasites. What a field-day someone might have in Committee of Supply, checking the details of expenditure on the Coronation! The item of the carpet in Westminster Abbey would alone afford opportunity for an instructive debate. A very handsome one was specially made at Worcester for the Coronation of the late King. Whither has it disappeared? The days of flying carpets passed away at the period of Haroun-al-Raschid, and we can only conclude that it was snatched as a perquisite by some vulturine official, for a new carpet has had to be manufactured at Glasgow to meet present requirements. By all means let us avoid meanness on this historical occasion, but do not let the Abbey clergy, chamberlains, Court officials with Alice-in-Wonderland titles, and all the insatiable cormorants, who appear from nowhere whenever there are any pickings to be found, enjoy too unrestricted a field-day at the expense of our natural generosity.

The Kerry Boys.

Judging from two advertisements we find in the local *Evening Post*, the boys have lately been having rather a fine time of it in Kerry. Mr. F. C. Downing, Clerk of the Crown and Peace for the county, publishes "a list of notices of application for compensation for Criminal Injuries" for the division of Listowel and Killarney. To set on fire dwelling-houses, farm implements and growing crops, and to maim and injure horses and cattle, appear to be among the chief amusements of Kerry, but as the taxpayers have to pay in the end, they obviously come rather costly. Can it be that the hand of the Kerry policeman is getting loose in the grip?

Monkeys Copy Their Masters.

Some snob has been suggesting that we should all wear beards as a tribute of respect to His Majesty King George V. Listen to this:—

> The beard is the exception, not the rule, among men of the present day, and it is incomprehensible that the manhood of the Empire, otherwise always so ready to accept a Royal lead, should in this matter show such indifference, or worse, to the views both expressed and implied of their King.

At that rate, if we had a Sovereign who was blind, or lame, or deaf, or dumb, we should have to wear spectacles, limp on crutches, carry ear-trumpets, or swallow our tongues. It would be very disloyal to show "indifference or worse" when his wishes were implied by his affliction.

Scarborough's New Bathing Inspector.

This life is full of mysteries, but the one which is most troubling the boatmen of Scarborough, and others, is why the Town Council have appointed a draper to be boat and bathing Inspector for the North Side. The correct use of the yard stick is undoubtedly an accomplishment by means of which many fortunes have been made, but it is certainly not self-evident in what way it is a qualification for the position of a boating Inspector—tides and currents, life-saving boats and life-saving apparatus being as remote from tape and pins as any one thing can possibly be from another. There must, surely, be many fishermen and boatmen in Scarborough who would be able to perform the duties. Who was behind the draper?

Imperial Crystal-Gazing.

The Crystal Palace was no doubt all very well for exciting the wonder of Early Victorians, who were notorious for the facility of their astonishment. As the first example of an eccentric edifice and a glass house to boot, it must not have stones thrown at it, so we should be very glad if someone could devise a plan to perpetuate it for our entertainment, or at least as an awful example. But we do protest against the proposal to turn it into another Imperial Institute. The dismal failure of the useless and enormously expensive building at Kensington ought surely to have taught us by this time not to waste our patriotism in futile directions. But here we have all the old arguments trotted out with all the old silliness:—"London's gift to the Empire, to be maintained at the expense and by the joint control of the Parliaments in the King's dominions for expositions of Empire in perpetuity," etc., etc. There is a familiar smack about all this poppycock, and we can picture to ourselves all the self-advertising committees, the truculent transmission of the hat from platforms to street corners, and the indignant abuse levelled at the heads of any little Peterkins who dared to enquire what good will come of it at last. Keep the Palace, by all means, but no more Imperial Institutes, if you please.

THE IMMORALITY OF THE TEETOTAL.

Lord Plymouth is the president of a most excellent society, the True Temperance Association. Its main object is to raise the public-house from a mere drinking place to a sort of mixed club, to which a man can take his wife and family without feeling that he is putting them under any social stigma. There is a certain arresting vigour about the statement of Canon Knox-Little at the recent annual meeting that teetotalism is a system altogether immoral, because "it is no virtue at all." There are two kinds of teetotaler. One is teetotal because he dislikes the taste of alcohol; he can no more claim virtue for that than if he were to abstain from pickled onions for a similar reason. The other is teetotal because he has no self-control, and he can no more claim a virtue for his abstention than can a man who will not go away in a ship for fear he will be drowned. "Temperance," said Canon Knox-Little, "is the true form of manly strength." It is much better for the nation, and more desirable for the individual, that people should be temperate than that they should be teetotal.

ONWARD, CHRISTIAN SOLDIERS!

Let the Minister of War take warning, for Mr. H. J. Thatcher, people's warden at the Ritualistic Church of St. Mary the Virgin, in Cardiff, has spoken. At a recent vestry he moved a resolution that the meeting "pledges itself to take up arms" rather than allow the Welsh Church to be disestablished. But somebody having suggested that it would cost each of 'em 7s. 6d. for a licence, "resist to the utmost" was substituted. This martial churchwarden will therefore have to take up arms all by himself if he intends to go a-shooting, but we don't mind laying a banana to a gooseberry that when the war drum throbs Mr. Thatcher won't hear it. We know these ridiculous persons; having been in Ulster.

GALLIC GENEROSITY.

We are glad to note that the proverb about virtue being its own reward is not a British monopoly. A dramatic incident which occurred some months ago at the light-house of Kerdonis, Belle-Isle-sur-Mer, has just been made public. The man in charge was suddenly taken ill while cleaning his lantern, and it soon became apparent that he was dying. His wife and children gathered round his death-bed, and the woman remembered in the midst of her anxiety that the light had not been kindled. When she returned from attending to it her husband was dead, so the family knelt down with tears beside his bed. Presently one of the children called out, "Mamma, the light is not revolving." The weather being bad and the neighbourhood a dangerous one, this was alarming news, especially as the man had alone possessed the secret of the machinery. However, the mother dried her tears—time enough to weep on the morrow—and pushed her two eldest up the narrow stair to the tower. The only thing to be done was to keep the light turning by their own physical effort. This they did from nine in the evening until seven the next morning with unbroken courage, and who knows how many persons in peril on the sea owed their safety to the heroism of these children? Well may the French rejoice that the old spirit of their race is not yet altogether extinct, and well may they plume themselves on the fact that such deeds are not allowed to pass entirely unrecognised, for the widow and orphans of the lighthouse-keeper of Kerdonis have already received their reward: 54 francs 17 centimes—shall we say £2 3s. 5½d. in our coinage? The lives of French mariners are evidently not rated at an unduly extravagant value.

THE CAPTAIN AND THE TAILOR.

Some few months ago a sailor obtained credit for a small amount from a tailor, promising to pay at the rate of 10s. a month. This promise he fulfilled until his ship left for Eastern waters. Having some little trouble at home, he let his payments lapse—intending to renew them when the trouble had blown over. Judge of his surprise when he was hauled up before his Captain and confronted with the debt. He did not deny it, and fully explained the reason of its non-payment. This, however, did not satisfy the gallant officer. The man was told that he was leading a dishonest life, and ordered to remain on board until the debt was paid. We suggest to this officer that it is no part of his duty to act as debt-collector. If, however, he can get the Regulations amended, and induce the Admiralty to cancel a recent circular forbidding officers to act as bailiffs, we shall be able to keep most of the commanders in H.M. Navy busy—and not entirely with lower-deck cases.

CHINESE PORK AND LAMBETH POULTRY.

It is comforting to learn that the President of the Local Government Board has no knowledge of Chinese pork being smuggled as musical instruments into Ireland. But what has he to say of soles at a shilling a pound, and poultry to the value of £380 a year, ordered for the officials of Lambeth Workhouse? We know it all goes on the rates, but isn't it rather over-doing the "rekerky" side of workhouse management? Lambeth ratepayers will soon have to go on the rates, too, if it continues.

GOOD FRIDAYS AT TORQUAY.

It has been decided by the Torquay Town Council that the Waterworks Committee shall in future so alter the regulations that fishing will not be permitted in the reservoirs on a Good Friday. Just the day when a nice catch of fish would come in handy for religious exercises, too!

WINE AND WOMEN.

"I wonder," says a correspondent, "that the Suffragettes have never protested against the injustice to their sex in the matter of tobacco and alcohol. If a lady wants to smoke or drink she can only do it in the privacy of her club or home, or hostelry. She can't pop into a bar, or light a cigarette on a doorstep, as a man would. The result would be social ostracism, perhaps even a pursuit akin to that of the harem-skirt. What a fortune awaits the bold reformer who honey-combs the land with glorified public-houses for the fair sex!" We must consult *Mrs. Bull.*

KITCHENER AMONG THE PIGEONS.

Lord Kitchener is evidently the man for forlorn hopes. When we are unable to cope with a handful of farmers in South Africa or a herd of fuzzy-wuzzies in the Soudan, we turn as a matter of course to our only General, reserving the right to put him on the shelf in piping times of peace, when energy and businesslike capacity are a sad menace to red-tape. But now, tired of inactivity, he has actually embarked upon the most desperate enterprise ever proposed to living man. He has agreed to be a Director of the London, Chatham and Dover Railway. Talk of setting a cat among the pigeons! What sport there will be when he begins to contend with the lazy, drowsy traditions of this sleepy concern, to suggest in that iron-velvet way of his that punctuality is not necessarily the thief of time, to invite fat officials to be useful as well as ornamental. Who knows, perhaps we may live to see the day when it will be possible to travel to the Continent without delay, vexation and fuss. But meanwhile, what is the Government doing to let this splendid National asset be wasted on a private concern?

Bunkum in Excelsis.

Of all the ridiculous speeches made by Guardians to Guardians, we imagine that the performance of Mr. Philip Luck romps home the winner. Mr. Luck proposed to the Eastbourne Board that the resolution granting extra tobacco and snuff to the inmates of the workhouse during Coronation week be rescinded. "Is it to be recorded that the Coronation of George V. is to be celebrated in a volume of smoke?" quoth Luck; and "smoking is not a becoming emblem of loyalty," quoth he. "Tobacco is closely allied to slavery," quoth Luck; but so is rubber, ivory, and cocoa. "Drawing smoke through a pipe is wasting breath," quoth Luck; but so is making silly speeches to a Board of Guardians. "Smoking picks a man's pocket, stinks his clothes, and makes a chimney of his nose," quoth Luck; but it is better that a man should make a chimney of his nose than that he should make a windbag of his lungs. In the end, Luck had no luck, for another Guardian, Mr. Prior, having described the remarks of Luck as "rot," a reference characterised by sound observation and pleasing restraint, the Board declined to rescind the resolution. The inmates of Eastbourne workhouse will therefore get a bit of extra tobacco and snuff, and from the depths of our heart we wish them joy of it.

Reading Distress Committee.

Reading Distress Committee has issued its balance-sheet, from which it appears that on "Rate Contribution Account" it has cost £358 14s. 9d. to distribute £242 6s. 9d., salaries of officers being £298 9s. 6d., and establishment charges £60 5s. 3d. How distressed the Reading officials would be if other people had no misfortunes!

The Police and the Pubs.

A correspondent draws our attention to the suggestion of the *Police Review* that, in order to give all the publicans and all the policemen an opportunity of enjoying the Coronation festivities along with the rest of the population, all the public-houses should be closed. The *Police Review* writes of course from the view-point of the policeman who lives in hope of promotion and dies in receipt of a pension; but the publican much prefers to keep open house to help him in these hard times to pay Mr. Lloyd George and the brewer.

Insulting the King.

During the last few weeks there has been a revival of those oratorical attacks upon the King without which no Coronation would be complete. There is a certain sort of Socialist who always seeks notoriety on such occasions. A few days ago a member of the Edinburgh and District Trades Council—we refuse to lift him out of his obscurity by mentioning his name—told his colleagues during a discussion on the Coronation Celebrations that they ought not to honour the King, as he had never done anything for them "and was never likely to." It "did not matter to the country whether the King was crowned or not, or whether he lived or died." Apparently these sentiments were agreeable to the other members of the Edinburgh and District Trades Council, for they "agreed to take no action in the matter." One can expect nothing from a pig except a grunt. But he should remember the canon that he who is without offence should not be offended. The King has at least the common right of every gentleman to be treated with respect.

Poor Beggars.

At the Stirling Burgh police court a beggar has been fined £5, or in the alternative sentenced to thirty days' imprisonment. Presumably he will do the thirty days.

Latham's Luck.

We knew that some philosophers were very frank about stating that it is much better not to exist at all, but we have never seen their doctrines quite so tersely and emphatically put as they were by a morning paper the other day: "Mr. Hubert Latham, the unluckiest of airmen, has another wonderful escape from death." We must pass this on to our Biscuit department.

An Ice Frost.

We wish we could inaugurate a system of fines for people who persist in talking about the weather. This would be quite fair and proper, for the culprits are always lazy, good-for-nothing killtimes, and in an outburst of democracy we sometimes think that a killtime is almost as pernicious as a killjoy. But before the subject is taboo, let us emit one grumble about the difficulty of obtaining ice during the rare intervals of heat which affect the greatest city in the world. In the smallest village in Hungary, at the humblest wayside inn of Macedonia or the Caucasus, you can always rely upon a tinkling lump in your tumbler. Here you require prodigies of labour and an extraordinary expenditure of small coins to guard against liquid butter, tepid champagne and rapidly decomposing meat. Why is it that we never seem to realise the importance of small creature comforts?

A Bathing Draw.

Another topic which will soon have to be cremated is that of the Coronation, but we cannot refuse a smile to the latest of the many advertisements for turning honest pennies out of loyal sentiments. For 10s. a night, or £3 a week, you are offered "Turkish-Russian Bath, including shampoo, bed, breakfast, and attendance," and you are requested to book early. With all our zeal for cleanliness, we are not enormously attracted by the idea of spending a whole week in a bath. Nor is this all-night lavatory business quite so engaging as it might appear to the unsophisticated at first sight. For unsteady revellers it may be a welcome refuge to enter a hot room in the small hours and have their evil humours exorcised. We remember trying the experiment ourselves one night, after a tiring sitting in the foul atmosphere of the House of Commons. Perspiration and pommelling and a cold plunge were all very refreshing, but when we lay down on the hard couch in the cooling room we were not at all disposed to listen to the blandishments of the attendants, who would fain persuade us to remain there till morning, even though they assured us over and over again that there would be no extra charge. The atmosphere, to put it mildly, was oppressive, and the raucous snores of neighbours, separated from us by slender curtains only, would have effectually banished sleep from persons with even better consciences than ours. For our part, if whilst attending the Coronation show we had nowhere to lay our head in London, we should be more tempted to patronise even a Salvation Army shelter, which would be rather cheaper and could not be more uncomfortable.

Cornwall on Sundays.

An athlete, who has been staying as a boarder on a farm at in Cornwall for nearly ten months, made himself a cricket pitch, and on a recent Sunday morning went out for practice. He had been thus excellently and innocently engaged when one of the hands brought out to him this note from the good farmer: "Dear Bert,—I do not wish cricket played on a Sunday, as you know, or any game—bowling or whatever you call it." The baulked athlete desisted, and the soul of Stiggins once more rejoiced that he had preserved the sanctity of the Cornwall Sabbath.

UNBIRTHDAY TREATS.

We are all in favour of every possible jubilation in honour of every conceivable anniversary connected with His Most Gracious Majesty, but the present method of making holiday in honour of an official birthday, and then starting to fire guns and float flags a few days later for the real birthday, seems almost like an attempt to eat your cake and have it too. Joys of this kind are all very well for people who have nothing else to do but amuse themselves, but they may threaten to become a nuisance to people who have to earn their daily bread. A tea-dealer, for instance, complains that on the King's official birthday all the bonded warehouses and wharves were compulsorily closed and a number of people could not get on with their business.

JUSTICE AVORY AS WITNESS.

The *Daily News* says that Paris has received with scepticism the gift of Robespierre's mask from Mr. John Tussaud, but the French papers say that, while the moulding already in the Carnavalet Museum is generally regarded as a sham, the new image is indisputably genuine. For our own part, we needed no assurance on this point after seeing a pictorial representation, for this death-mask is the absolute living, speaking image of our old friend, Mr. Justice Avory. It really gave us quite a turn, and we only recovered our appetite and good spirits after special enquiry had satisfied us that his Lordship was still in the best of health.

THE WEEK'S "CHESTNUT":—

Doctor: "You're bound to get well—you can't help yourself. The statistics show that one of every hundred cases like yours recovers—I've treated ninety-nine, and everyone has died."

A LITTLE ADVICE TO THOSE WHO ARE QUITE SURE THEY KNOW THEIR WAY ABOUT DURING CORONATION WEEK.—MIND YOUR WATCH.

"John Bull's" Biscuits.

For announcing in an advertisement for tenders for supplies, "For twelve months: BEST NEW UNSKIMMED MILK, *to* SHAVE *and* CUT THE HAIR *of the Inmates of the Workhouse,"*

MR. CHARLES WOODBRIDGE (Clerk to the Uxbridge Guardians)
TAKES THE BISCUIT.

For stating in a short story, published in the "Times of India Illustrated Weekly," "The Captain stood on the bridge, ONE HAND *on the bridge,* ONE HAND *on the speaking tube connected with the engine room,* THE OTHER *held his glasses through which he anxiously peered,"*

MR. A. E. BONSER
TAKES THE BISCUIT.

For advertising in "The Farmer and Stockbreeder": "*Youth* (19), *no experience, seeks situation* IN HERD OF PIGS,"

"W.L. (OFFICE OF 'F. & S.')"
TAKES THE BISCUIT.

For publishing the following as a TESTIMONIAL: *"A London M.D. writes, 17, June* 1910:—*'I gave it to a baby where it seemed indicated . . .* THE BABY RECOVERED,'"

THE PROPRIETORS OF "NEAVE'S FOOD"
TAKE THE BISCUIT.

For stating in its report of an inquest upon the body of a lady found on Epsom Downs: "Her jewellery was intact, and her purse contained a large sum of money . . . It is interesting to note that NO MONEY *was found on Mrs. Bennett's body when discovered,"*

THE EVENING TIMES
TAKES THE BISCUIT.

For stating that "Gaby Deslys, the French actress, will appear on Monday in England for the first time since the deposition of King Manuel from the throne of SPAIN,"

THE SUNDAY CHRONICLE (Manchester)
TAKES THE BISCUIT.

For stating in a legal report: "Afterwards, at Mrs. Cameron's request, witness TOOK CADOGAN SQUARE, *left it with her, and got a receipt,"*

THE YORKSHIRE EVENING POST
TAKES THE BISCUIT.

For stating that "A Dunfermline boy is alleged to have committed a somewhat extraordinary act of malicious mischief on Saturday. He was ALONE *with a number of companions,"*

THE DAILY RECORD AND MAIL
TAKES THE BISCUIT.

For stating that, "For a filly to win the Oaks is EXTRAORDINARY, *though* NOT UNPRECEDENTED,"

THE STAR
TAKES THE BISCUIT.

For the following technical description: "The COAL *is dropped from hopper trucks on the railway overhead, straight to the side of the furnaces, and there six huge boilers constantly turn it into steam."*

THE COMPILERS OF THE CALEDONIAN RAILWAY COMPANY'S HOTELS GUIDE
TAKE THE BISCUIT.

For advertising: "We sell ONLY *Top Quality* WELSH *and* ENGLISH *Meat,"*

THE *CANADIAN* MEAT SUPPLY CO. (33, Aberllechau Road, Wattstown, Glam.)
TAKE THE BISCUIT.

For stating that "The Cardiff Guardians believe in the bath for the children under their charge, and to-day, in settling the regulations for the new receiving home opposite Cowbridge Road Workhouse, they were careful to see that there will be a plentiful supply of hot water FOR AN INDEPENDENT FATHER TO BE PLACED AT THE SIDE OF THE KITCHEN RANGE,"

THE EVENING EXPRESS AND EVENING MAIL (Cardiff)
TAKES THE BISCUIT.

OUR PRUDENTIAL EXPOSURES.

SOME POINTS CLEARED UP—THE COMING CAMPAIGN.

There can be no doubt that our revelations concerning the Prudential Company have shaken the Industrial Assurance world to its foundations. We have intimated that some of the practices complained of are not uncommon in other offices, and it is pretty obvious that Industrial Assurance Companies generally are "feeling the draught." For instance, the Editor of a great democratic journal, who is himself not wholly unconnected with the management of one of these prosperous affairs, says that during periods of "public unrest" large numbers of the industrial population allow their policies to become so much waste-paper owing to the non-payment of the premiums "through loss of confidence in the particular office in which they might be insured," and he warns them not to let their policies lapse. The comparative dearness of Industrial Assurance is admitted. It is also stated that a cash surrender value for Industrial Assurance Policies is being mooted. Why, if the policy-holders, as the Companies say, already get the best possible value for money?

All this shows that the light we have thrown upon the system, coupled with the benefits to be offered by the prospective Insurance Bill before Parliament, is inducing sensible people to throw up these thriftless Industrial Policies and await better investment for their money. How essential it is, however, from the Companies' point of view, for them to get their policy-holders to accept the comforting counsels set out above and to continue to pay premiums upon their policies, instead of trying to recover them, is proved by the fact that a leading financial journal, in commenting at the time on the decision in the case of Hughes *v.* the Prudential Company, with which we have already dealt, said "Judge Lumley Smith's decision in the City of London Court ordering two companies to return the premiums paid on policies voided by want of insurable interest creates for the Industrial Assurance world a very serious situation. More than 35 million Industrial Policies have been issued and remain in force, and it is believed that a considerable proportion are invalid owing to the absence of insurable interest. The exact number of policies affected cannot be estimated with any precision, but the lowest calculation places it at 10 millions, while other estimates run as high as 20 millions." This was, according to authorities in the Insurance world, a very moderate estimate.

And yet in spite of such figures the heads of these Industrial Companies would have the public believe that this wholesale illegal insurance was the work of a few agents they are pleased to call "black sheep," and that it has come about without the Companies' knowledge or connivance.

THE EFFECT OF THE NEW ACT.

The Assurance Companies' Act of 1909 was rushed through Parliament at the instance of the big Companies, one of their objects being to prevent policy-holders recovering back their premiums on these illegal policies. But the Act has largely failed of the effect the Companies thought it would have. All that it does is to say that an illegal policy which was taken out before December 3rd, 1909, shall not be void merely because of certain grounds of illegality specified in the Act, *provided*

(1) The person taking it out had a genuine intention to cover himself against expenses which would be incurred by him in connection with the death or funeral of the life insured.

(2) The sum assured is not unreasonable to cover such expenses.

Now in a very great number of cases the person insuring never had the least intention of providing for the above-mentioned expenses, but looked upon the insurance as a legitimate speculation or investment, and also in numbers of cases even where the insurance was really effected for funeral expenses the amount insured was quite unreasonable for that purpose. *In all these cases, the policy still remains void and illegal, and the premiums can be recovered back in the following circumstances:—*

(1) Wherever the policy-holder can prove that he or she was told by the agent that he or she could insure the life of a person who could not be legally insured, and it can be shown that (*a*) either the agent knew that the policy was an illegal one or (*b*) that the agent's statement was made by him recklessly, not caring whether it was true or false.

(2) They can also be recovered where a necessary signature to a proposal form (be it that of the proposer or proposed) has been forged or fraudulently affixed by the agent;

(3) They can also be recovered where the person insuring has been wilfully deceived by the agent as to the actual benefits receivable under the policy.

In a case decided before the Act, against a Company other than the Prudential, it was established to the satisfaction of Lord Coleridge and a jury that the signature of a Mrs. Rebecca Whitby had been forged (as it had been in the Prudential case of Hughes already referred to) and the insurance obtained by fraud and misrepresentation. That judgment was afterwards confirmed by the Court of Appeal and the Company ordered to return the premiums.

Lord Justice Farwell in that case said:—"I must say if insurance companies put forward agents to press poor people to insure with them and suggest the lives shall be insured and the jury afterwards believe that such agents could not have been ignorant of the elementary law of insurance, they have only themselves to thank for employing agents who are so ignorant."

The principles of that case, which is the Magna Charta of the industrial policy-holder, have since the passing of the Act been applied to other cases; and it is well decided that where an illegal policy is also tainted with fraud, deceit, or misrepresentation, the premiums can be recovered back and the new Act does not help the Company one iota.

THE CAMPAIGN.

We invite those persons who think they have in the circumstances stated by JOHN BULL a right to the return of their premiums to send us a full written statement of the facts of their case, stating the amount of premiums paid by them, and all other necessary information. As already announced, each statement must be accompanied by a Postal Order for One Shilling, as a contribution towards the clerical expenses of examining and collating the various cases, and getting them in order for the solicitors to deal with. We also require the shilling as an evidence of good faith.

If claimants are unable to pay their own costs of taking action and they desire their statements to be submitted to Mr. Bottomley personally, they must also send a written assurance, addressed to him, stating they are unable to bear the burden of pursuing their claims. He is now looking carefully into the present state of the law, for the purpose of ascertaining to what extent it will be legal for him to assist in bringing the claims of such persons before the Court.

THE ORPHAN'S £60.

WILL OUR READERS ADVISE US?

Some few weeks ago we announced that one of our generous readers had placed in our hands the sum of £60, with a request that we would use it for the help of some orphan child—preferably of a miner. Below will be found a summary of some of what we consider the most deserving cases. Before making a final selection, we invite our readers who may be interested in philanthropic work, to give us their opinion as to which case they think should receive the money, and why. The letters we receive will merely help us to arrive at a decision.

1. A teacher applies on behalf of a little boy who is in his class. The child is 7 years of age. His father died very suddenly through the bursting of a blood-vessel, some time before the child was born. The circumstances of the father's death had a marked effect upon the child. He is mentally defective, and is only beginning to repeat single words. Two of his fingers on each of his hands, and two of his toes on each foot, are webbed. The mother had seven young children at the time of her husband's death.

2. Four fatherless little ones, ages 10, 7, 6, and 3, respectively, the children of a coal miner who was killed in the month of December last in attempting to save the lives of a number of miners on the occasion of an explosion at Bellvue Mines, Alberta, B.C. The mother is alive.

3. On behalf of the daughter of a worker in a tin mine, who lost his life in rescuing a boy in a perilous position. The mother is alive.

4. Alice ——, age 3 years, the only child of a quarryman accidentally killed in 1909.

5. On behalf of four little children of a miner, who died after a long illness. The mother is alive.

6. An appeal for three children, ages 7, 5, and 2, who have lost both father and mother. The mother died in child-birth two years ago. Her husband survived her by eight months. The children are now in charge of the grandmother, who refuses to send them to the workhouse.

7. In this case there are four little ones deprived of both parents. The eldest is aged 12. The father was a miner. The children are being cared for by a brother of the deceased, who is nearly blind, and who has four children of his own. He swears they shall not go into the workhouse.

8. Another appeal on behalf of three children, all under 15 years of age, who were deprived of both parents some seven years ago. The father was a miner. His sister has taken care of the children for the past seven years.

MRS. BULL'S" SENSATIONAL DISCOVERY.

Just as we are going to press, information reaches us that *Mrs. Bull* has had placed in her hands some remarkable documents, recently found amongst papers left in a sealed envelope by an eminent Physician, disclosing certain crimes which came to his knowledge in the course of his practice—publication of which will undoubtedly cause one of the greatest sensations of the century. We understand that the first instalment will appear in next week's *Mrs. Bull*—published Tuesday—and we strongly advise our readers to secure early copies.

PEARSON'S FRESH AIR FUND.

King George, when he was Prince of Wales, went down accompanied by his Princess into Epping Forest one day, and saw for himself the gladness of 1,000 children. It was less than a two-hundredth part of the work of that year, yet from it the King was able to judge its life-giving value, and the splendid utility of the Fund. "It is a noble work that you are doing," he said; and since then, as King, he has become the Fund's Patron and sent annual subscriptions. We feel that JOHN BULL will follow where the King leads. There is nothing complex about the Fresh Air Fund. It is the simplest and most human of all the charities. Its keynote is "Ninepence gives one child one day in the country." Its appeal is to all classes, its appeal is as universal as the cry of a child.

Besides sending children for a day's outing from the slums of London and of every great town in the United Kingdom, the F.A.F. gives the weakliest a fortnight at the seaside at a cost of 10s. each.

Subscriptions to the Fresh Air Fund should be addressed to the Hon. Secretary at 23, St. Bride Street, London, E.C.

"A LUNACY SCANDAL."

"JOHN BULL" SECURES THE RELEASE OF A SANE YOUNG MAN.

In our issue of May 7th last year, and under this heading, we directed attention to the case of a young man named Walters, who was then at Broadmoor Asylum, who had been there for eight years, who was as sane as man could be, and who had never been other than sane. He had been sent to the asylum because of a youthful escapade which had taken him into a Criminal Court, and his father preferred his going to an asylum branded as insane rather than that he should serve a term of imprisonment. We pointed out that it was cruel, more than cruel, to keep this young man of 25 confined in a lunatic asylum; and we appealed to the authorities to consider the case, to allow independent medical men to examine him, and if he was found to be sane, as we knew he would be, to release him.

Well, it is easier for a man to get into an asylum than for him to get out, however sane he may be, but we did what we could. So far as the Commissioners in Lunacy are concerned, we were not able to move them. We have known a good many lunacy cases, but we have never known one where the Commissioners admitted that a person was improperly confined. Passing from the Commissioners; we drew Mr. Churchill's attention to the matter, and succeeded in interesting him in it. What came of his intervention is explained in the following letter, which it has given us much pleasure to receive. It is written by the sister of the young man, who has had nine years of asylum life, and who is now a free man. This sister has been most devoted, and has never despaired of winning her brother's release, and it is now her happiness to know that her persistence has brought its reward.

> I am delighted to inform you that solely through the influence of JOHN BULL and the wonderful personality of its Editor, my brother has been released from Broadmoor. Until JOHN BULL took up the case, we had petitioned the Home Secretary time after time, always meeting with the same stereotyped reply. I should like all readers of JOHN BULL to know that you have been successful in your efforts on our behalf, and I may mention that my brother was buoyed up since you have had the case in hand solely by his confidence in you, and we both feel deeply indebted to JOHN BULL for its efforts on our behalf.

CHIN CHIN!

SEWER DIVINATION AT CHERTSEY.

Some weeks ago we permitted ourselves to sneer at the Chertsey Guardians for their credulity in wasting public money upon the experiments of a water diviner with the absurd name of Chinchen. The consequence was a perfect tornado of abuse whistling round our devoted heads. If we had denied the most immortal verities of Holy Writ we could not have been denounced more furiously for our infidelity. From all parts of the country there came wonderful anecdotes of successful divination, and we began to wonder, if this simple method of discovering water by walking about with a hazel twig and watching for it to twist prophetically was so infallible, why it did not already command universal acceptation. We began to look for the day when every local body would number an official Water Diviner on its staff, and when Chancellors of the Exchequer should be required to enlist the services of the hazel for the discovery of unclaimed bank balances. For the rod is no less potent in revealing gold than in discovering water.

But now, alas! cold hard facts have ruthlessly dispelled this beautiful dream of cold soft water. Listen to the cruel report of the *Surrey Herald*:—

> We are given to understand that further investigations within the grounds attached to the Chertsey Union Workhouse, near where Mrs. Chinchen, of Bagshot, recently carried out her operations as a "water diviner," have disclosed the fact that an old disused cesspool was in the immediate vicinity of the spot where the hazel-twigs vibrated whilst held by her.

Imagine the joy of the good ratepayers of Chertsey when, instead of a triumphant endorsement of their appeal to the Black Arts, they were only rewarded by the discovery of an old cesspool!

THE TRAFFIC IN "UNWANTED" CHILDREN.—II.

MORE ABOUT "THE HAVEN OF REST FOR HOMELESS LITTLE ONES."

BY OUR SPECIAL COMMISSIONER.

The Registrar-General's Report for 1910 gives the number of illegitimate children born in that year in England and Wales as 37,509. All these are "unwanted." The commercial side of the question may be readily understood by any person of average intelligence who will give it a moment's thought. It is not going too far to say that usually no sooner does such a child make its appearance, than the one desire is to get rid of it. Secrecy, safety within the limits of the law, and cheapness, are the objects sought for by the parents.

At the moment I will not argue whether single persons have a right to bring children into the world, but what I do insist upon is, that after a child has given its first squeal—whether it is legitimate or illegitimate—it has a right to fair play.

That the illegitimate child does not get that fair play is fully demonstrated in the Registrar's Report. The death-rate of legitimate children under one year of age was 104.35 per thousand births, while that amongst illegitimate children works out at 211.18.

THE HAVEN FOR HOMELESS LITTLE ONES.

Last week I said that this institution, since its opening, had dealt with 1,500 illegitimate children. Before dealing with their distribution, however, I think it is necessary to point out that, in taking the case of this "Home," I am taking one of the best of its kind. My readers can imagine what the worst is like.

Over a period of 16 years, some 700 children have been dealt with in the "Home" itself, and 800 have been placed out to nurse. The number of children who have been adopted from the "Home" is given to me as 225.

Now, for their general treatment in the "Home" I have nothing but praise; they are much better cared for than the child of a higher-class workman. My complaint is about the boarded-out children, who suffer for the benefit of those in the "Home." Mrs. Wallis will have some difficulty to account for spending three times as much money on a "Home" child as she does on a "Nurse" child, if she does not accept the suggestion which I gave her in my last article, viz., that the "Home" is kept as a sort of decoy. The sum of 5s. a week cannot be considered a fabulous amount to pay for nursing and feeding a child, but what can be said when even that small amount is allowed to get in arrears? The "Home" has at the present moment close upon one hundred children put out to nurse. I know that many of the foster-mothers are respectable people, and are doing their duty to the children given into their charge; but does the "Home" perform its duty to these foster-mothers? Not always, as I shall show.

In June last a very poor widow in North London agreed to take a child and nurse it for the sum of 5s. a week, and it was handed over to her at the London Bridge office by Mr. Beasley. After about nine months, it became seriously ill, and the foster-mother wrote to the "Home" asking for money for doctor and extra nourishment. A sympathetic reply came by return of post, but no money! At this time the "Home" was in arrears of payments to the widow to the extent of £4. To the credit of this foster-mother, be it said, she managed to get a doctor, her grown-up daughters subscribing the cost. The child died, and the same evening Beasley, the inspector of the "Home," called upon the widow, told her to get it buried, and said that the Committee of the "Home" would pay the account. Then the question of arrears was put to him by the foster-mother. Beasley endeavoured to shift the responsibility on to the parents. The widow protested she had never seen the parents, and reminded him that whatever payments had been made had been through the "Home." High words became general. The widow, however, seems to have come in an easy winner, for after she had threatened to make the whole of the case public if she was not paid, Beasley made up her book (which amounted to £6 1s.), and promised to pay 10s. a week until the amount was cleared off.

Now what are we to think of the conduct of the "Home" on this occasion? They boarded out a child with a very poor woman, and then suddenly stopped payment. And during the same year they had received over £2,000 from a generous public!

ADOPTED CHILDREN.

Mrs. Wallis, the Directress of the "Home," tells me that they have, in addition, 225 children "adopted." She also states that these children either receive a personal visit once a year, or a written report is obtained. I suggest to Mrs. Wallis that it is frequently the latter. I will go further, and assert that, with the staff at her disposal, it cannot be otherwise. It would be one man's work alone to visit all these adopted children. Then what about the boarded-out children being visited? It cannot be done with the present staff. I am quite aware that an extra Inspector was engaged for a short time, but that was only while the "Home" was in a state of panic after a prosecution and conviction.

The case of little Florence Pastorfield—the Wilesmith victim—should be enough to convince any reasonably-minded person that Mrs. Wallis and her Committee are in no way competent to run a huge baby farm.

THE SELECTION OF FOSTER-MOTHERS.

I don't know by what rule Mrs. Wallis selects her foster-mothers, but that she has made some serious blunders is within my knowledge. I will give one by way of illustration, and although I have no evidence that any of these particular children came from the "Haven," I have ample proof that Mrs. Wallis had employed those people.

At the Central Criminal Court on December 10th, 1910, Kate and Frederick Chalker were indicted before Mr. Justice Channell for the manslaughter of a child, and they were charged with neglect of other children. Here is a summary of the case.

Cissie Bell, aged 7 months, was, early in September, in the possession of the accused at an address in Tooting. The child was in a filthy condition from neglect, weighed only half the normal weight, and was suffering from a fractured thigh of some long standing; in fact, the child was wasting away from improper feeding, and shortly afterwards died. Whose child it was the prosecution could not tell. During the five months that the prisoners had been traced, they had lived in nine different places. A characteristic of the case was that no one saw the child, or the other children, more than once; the moment anyone noticed them, the prisoners removed, generally about midnight or in the early morning, the children being taken away in a van. At several of the addresses, "banging" followed by crying was heard, and it was suggested that it was after one of these "bangings" that the child Cissie Bell was found with a fractured thigh. Both prisoners were sentenced to five years' penal servitude.

HARD TASKMASTERS.—I.

STUART AND SIMPSON, 6 & 8, EASTCHEAP, LONDON, E.C.

Messrs. Stuart and Simpson are what may be called "Goods Introduction Agents." They employ a large number of canvassers, who go from door to door and introduce to the householder such goods as are stocked in any grocery store. The following advertisement will give an idea as to the class of canvasser required :—

> LADY WANTED immediately, to travel. Experience not necessary. Will be taught duties. Must be smart, and have good business instincts. Good salary. Expenses paid to suitable applicant. Highest references required.—Address C., Box 243, etc.

The lady, having presented herself at Eastcheap, and her references and general appearance having proved satisfactory, she is told the terms under which she will be expected to work. We reproduce the principal clauses of the firm's agreement. The italics are ours—as are also the place of engagement and canvassing destination.

> MADAM,—We are willing to give you an engagement as Interviewer for *a week's trial* at a salary of 18s. per week and 12½ per cent. commission on all orders taken by you, and accepted by the householders. You will begin work in Sheffield and instructions as to the town in which you will work from time to time will be given you by us or our local superintendent. *The working hours will be from 9 a.m. till 6 p.m., with an hour interval at midday, and on Saturdays till 2 p.m. without an interval. A fine of one shilling will be imposed if you are five minutes late, two shillings if you are ten minutes late, and if you are fifteen minutes late you will not be allowed to start work on that day. The salary will only be paid for as many days as you have worked during the week.*
>
> *The engagement terminates automatically at the end of the week's trial*, but should you continue to be employed by us after the week's trial the engagement may be terminated by one clear week's notice on either side, unless we definitely state in writing when you are engaged that the conditions of any Contract preclude our giving you this week's notice.
>
> *We agree to pay your fare between London and Sheffield and also your return fare, providing you are in our employ not less than one month, but should you be discharged by us through any fault of your own, a sum equal to the fare from Sheffield to the place where you are engaged will be deducted from your salary, and we cannot then pay your return fare to London and should you give us notice no return fare to be paid by us.*

OUR INTERVIEW WITH THE FIRM.

To make certain that justice should be done the firm before any criticism of their business methods were published, our Special Commissioner obtained an interview with one of the partners. He mentioned the many complaints we had from girls who had been stranded in the provinces. "It's their own fault," was the reply. Then, again, the firm urged that some of these girls didn't work, and, of course, had to put up with the consequences. "We have girls who have been with us years, and who earn from £3 to £5 a week," was another argument, when we suggested that the terms of the contract were harsh. The final thrust of the firm was to ask us if we could draw up a better contract. We could, but we fear that it would not meet with the approval of Messrs. Stuart and Simpson. We will, therefore, be content with criticism of theirs.

First, as regards their advertisement. We are acting generously when we merely state that it is misleading. As regards the firm's contract, we consider it disgraceful. To put it into plain English, it means this : Stuart and Simpson make a contract with a certain firm to introduce their goods in a given district. Then they advertise as we have seen. A girl is engaged as per terms of contract. She is sent to Sheffield and works out her trial week. At the end of that time she is told that in future she must work on a purely commission basis, the percentage being increased. If she refuses, then she has finished with the firm of Stuart and Simpson, the rail fare between London and Sheffield being deducted out of the girl's wages. It is unnecessary for us to point out the many temptations that confront a girl stranded many miles from home. Even from this point alone, we should imagine any business concern with the slightest sense of responsibility would shrink from inflicting such harsh and inhuman terms. Our advice to canvassers is to give Stuart and Simpson a wide berth until that firm offers more equitable terms.

HUMAN DOCUMENT.—CXLVI.

A PLEA FOR A ONE-ARMED MAN.

We desire to plead the case of Thomas Keep who, on returning from work on December 28th, 1909, was run down by one of the L.C.C. trams. The accident took place at the top of Theobalds Road. Keep's left hand was cut off and his arm smashed. He was immediately taken to the Royal Free Hospital, where his arm was amputated. When he came out of hospital he brought an action against the L.C.C. for damages. The case was tried before Mr. Justice Bray, the jury awarding £150. Thereupon the L.C.C. appealed, their allegation being that the accident was caused by the plaintiff's own negligence. We should have thought this was a matter of fact for a jury and not of law for the Court of Appeal. However that may be, the Appeal Court reversed the decision of the jury, and consequently Keep is not only deprived of the £150 awarded him, but is saddled with costs, which of course he cannot pay.

Keep is a man who is married, with a family of four children. His former master, in whose service he was for ten years, speaks very highly of him, but has no use for a one-armed man, having, like so many other employers, the fear of the Employers' Liability Act before him. Keep has done his best to get work, but a one-armed man is terribly hampered in his search for it. He has tried and tried, but nobody will have him, and destitution stares him in the face. If any of our readers could give him light work we shall be very glad to put them into communication with him, and if not being able to give him work they will send him something in the way of money that will help him to meet present necessities, we shall have pleasure in remitting it. Perhaps some of the members of the L.C.C. who did not approve of the action of its legal advisers may see their way to testify their sympathy in practical form. We cannot help thinking that the L.C.C. were ill-advised in this matter. We take it that the explanation would be that they leave these matters in the hands of their legal advisers, and that the legal advisers being lawyers take the lawyers' view of obligation. We cannot say they are to be blamed for doing this. But it seems to us that these questions of appeal should not be left, as they probably are, entirely to legal judgment. The Council should decide each case upon its merits. Take this case of Keep. Here is a respectable man, a plumber, steady and industrious, who is crossing the street and is maimed for life by one of the Council's cars. After hearing the evidence, a jury decide that he was not to blame for the accident, and that £150 would be something fair in the way of compensation for injuries sustained. With this decision the experienced Judge who tried the case agrees. Surely the Council should have been content with it. Suppose, as is not unlikely, there was some technical flaw in Keep's claim, was that sufficient reason for falling back upon the power of the purse and going to the Court of Appeal in the hope of reversing the judgment of a Lower Court which, though it may have been technically wrong, was assuredly in equity right?

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named :

CXLI.—"Athelstan," 10s. 6d. ; F. E. J., 5s.

CXLIII.—A. B., 5s.

CXLIV.—E. H., 5s. ; J. M., 5s. ; R. M. M., 1s. ; M. D., 2s. ; "Nemo," 3s. ; M. F., 5s. ; K. and G., 2s. ; "Sunstar," 5s. ; C. G. C., 10s. ; "Well Wisher," 2s. ; J. and A., 5s. ; G. M. S. 2s. 6d. ; P., 5s. ; "Joben," 10s. ; de I., 5s. ; G. W., £1 ; J. W. K., 5s. ; A. B., 5s. ; P. W., 1s. ; "Ashes," 5s. ; "Anonymous," 5s. ; W. D., 1s. ; "Jab," 2s. ; "Yorkshireman," 10s. ; A. H., 10s. ; "Sympathy," 5s. ; T. J. M., 2s. 1d. ; A. D., 5s. ; "Anonymous," £5.

CXLV.—A. D., 5s. ; "David," 3s. 8d. ; "Honest Freemason," 5s.

PITY THE POOR EDITOR.

MORE GEMS FROM OUR LETTER BAG.

"Will you of your courtesy kindly favour me with one or more recipes for removing printers' ink from paper without apparent injury to the surface?"

"What is the height of the Tower Bridge in London?"

"What is the distinction, if any, between the Bank of England and the National Provincial Bank of England?"

SEASON TICKET HUMBUG.

A GROWL AT THE L.B AND S.C. RAILWAY.

By Charles Stokes.

The ventilation of season-ticket holders' grievances against the railway company which serves their district belongs properly to the correspondence columns of the local press, and it may as well be confessed that the majority of these complaints originate in nothing else but pure cussedness. But an instance is just to hand in which the season-ticketholder has a legitimate complaint against a big and powerful company—a complaint that is met with so much humbug and arrogance by the latter, that it is no wonder men of the most moderate temperament begin to wish that the nationalisation of railways were within reach of accomplishment.

The London, Brighton and South Coast Railway announced recently, with a great blare of trumpets, that beginning with June 1st it would at last issue third-class season tickets on its suburban and nearer main line services. I say "at last," for though on nearly every other system in the country these third-class tickets have been in existence for some years, it has stood out successfully for so long against this insistent demand. The L.B. and S.C.R. have two great services leading out of London—one *via* East Croydon to Redhill, and the other *via* Mitcham Junction to Dorking and Horsham; each of these leads into either London Bridge or Victoria, and in the case of the latter there is, besides the main through line, a loop line for "local" traffic, which leaves the main line at Balham and rejoins it, by way of West Croydon, at Sutton. The East Croydon and Redhill route runs, along nearly all its length, in direct competition with the S.E. and C.R., and is, therefore, worked on more or less competitive methods; but it may be pointed out that there are two distinct services, the fast "main" and the very slow "local," which serve the same stations and use the same metals. Second-class tickets are abolished for the local service, and third-class are inoperative over the main line service—which is another way of saying that if you wish for a quicker means of transit than that of a hearse, you have to pay through the nose for it. The actual difference in the time taken on a ten-mile journey can be shown:—

London Bridge—East Croydon, main line, 17 minutes.
" " " " slow line, 37 "
Victoria to East Croydon, main line, 19 "
" " " " slow line, 42 "

The difference in the fares per annum is—

Second-class tickets (main line), £11, plus 2 per cent. Government duty (4s. 4d.).

Third-class tickets (local line), £8 10s., with no duty—£2 14s. 4d. per annum, or 13s. 7d. a quarter. To Purley on the other hand, which is three miles farther, the second-class fare is still £11 plus duty, but the third-class fare is £10.

But on the other great trunk line, *via* Mitcham Junction, there is no competition, and it is here that the so-called "concessions" take their most startling shape. The institution of third-class season-tickets is achieved by placing Sutton, Carshalton, Cheam, Ewell, Leatherhead, and stations intermediate, hitherto reckoned exclusively as main line points, upon the suburban service area, and abolishing second-class tickets to them, at the same time issuing third-class tickets at a reduction so trifling that it amounts to hardly a few shillings per annum; thus:—

	Old 2nd Class.	*New 3rd Class.*
Mitcham Junction ..	£9 15 0	£9 5 0
Carshalton	10 0 0	9 10 0
Sutton	10 10 0	10 0 0
Cheam	11 0 0	10 10 0
Ewell	12 10 0	10 15 0
Epsom	13 0 0	11 0 0

The company contend that, inasmuch as Government duty is not payable on third-class tickets, the amount paid (5 per cent.) will be saved. Taking the case of Sutton, the duty is 10s. 8d. per annum, so that the saving is £1 0s. 8d. per annum—about 4½d. per week. Only the slow "local" trains are to be used by the unfortunate inhabitants of that and other districts affected.

One may say that any saving, even 4½d. per week, is worth having. But no mention is made of what compensation the deposed second-class ticket holder receives. The second-class has always offered the happy medium between the plutocratic first-class (which the company evidently wish the second-class ticket holder, in sheer desperation, to join) and the unwashed third-class. I am as much a lover of my fellow-men as any, but it is distinctly no advantage to lose a comfortably cushioned second-class compartment for a dirty, badly-lighted, uncarpeted stall, herding five or six a side with returning navvies and plumbers, crawling along at fourteen miles an hour, and all for 4½d. a week!

In connection with season tickets there is a point which rather needs elucidation. "A ticket other than an annual ticket," we read, "issued for not less than three months, may be deposited once during its currency for a period of not less than one month or longer than two months, and its availability will be extended for a *period equal to one-half that for which it may so be deposited.*" (The italics are mine.) This is a nice comfortable bye-law, which helps to keep dividends steady! Season tickets are surrendered for usually only one purpose—when their holders are away on holiday. Almost all season-tickets are held on a three-monthly basis—any railway clerk will tell you that; but who are the fortunate people who have a whole month's holiday right off? A fortnight or three weeks at most has to content the majority of us, so that the clause quoted does not concern any but very occasional exceptions, and even then the latter obtain only 50 per cent. of sums disbursed. Is this a bye-law that would be upheld in a Law Court?

All said and done, the season-ticket holder forms not only practically the whole of the suburban traffic of all railways leading out of London, but is the one stable, non-fluctuating element in the annual turnover. The tendency of the population is still outwards, so that every year the suburban carryings increase. In view of these autocratic tactics by a monopolistic railway, those who contemplate migrating to the southern environs of London are seriously advised to consider whether, all things considered, they cannot do better—at any rate, better than a neighbourhood served exclusively by the L.B. and S.C.R.

A PLEA FOR POSTERITY.

VOTES FOR THE UNBORN.

Women and children and dumb animals have each in turn found their champions. Now we find an organisation being formed in the interests of posterity. Most of us will be inclined to join in the Irishman's enquiry, "What has posterity ever done for us?" But we are bound to admit that the arguments adduced by the new partisans are at least plausible. They remind us that no section of the public ever has its interests properly studied unless it is endowed with the vote. As even the most ingenious cannot devise a plan for admitting the unborn to the franchise, we suppose that they must still perforce rely upon vicarious representation. Take diseases. Improved sanitation and the consequent diminution of disease interfere with those natural and necessary laws: the struggle for life and the survival of the fittest. The weak and unfit have their existence unduly prolonged, with the result that they beget weak and unfit children, to the great prejudice of posterity. What we want, according to the party of the future, is a fine devastating epidemic, something like the Black Death or the Great Plague, which would spare only the sturdy and leave them the whole business of propagation. For the same reason we ought not to cosset and pamper our weakly children. Let us invoke famine, or produce it artificially; let us leave men and women to starve and shiver on the Embankment; let us withdraw our doles from the sick and afflicted, so that only those may keep body and soul together who have the strength and courage to fight their own battles. Then, about a hundred or a thousand years hence, Britons may hope to stand forth as a race of giants, sons of Anak, heroes, demigods, fit subjects for Homeric song.

WHAT IS YOUR NUMBER?

SEE PAGE III. OF COVER.

JOHN BULL'S AUCTION SALE.

BY "RETLAW."

JOHN BULL has received the [tacit] instructions of the British public to sell the following miscellaneous lots at public auction, without reserve.

Lot 1.—A curious specimen of Skipton ware, known to collectors as a "Clough." Would make an admirable ornament for a Sunday School or a place where Mothers' Meetings are held.

Lot 2.—A parcel of crimson sashes, as good as new, designed by Lord Haldane. Would make useful belly bands for babies.

Lot 3.—An automatic Whitewasher or Masterman, including spare brushes and a quantity of whitewash. Warranted to whitewash anything. Very useful in homes.

Lot 4.—Antique model of the Board of Trade, with well-executed figures representing the Archbishop of Canterbury and the Speaker of the Irish Parliament, all made to wind up.

Lot 5.—A quantity of Prudential Company's industrial policies. To be sold as waste paper.

Lot 6.—A number of interesting anatomical specimens carefully preserved in spirit, from the Ormond Street Hospital, consisting chiefly of the internal organs of infants.

Lot 7.—A number of interesting historical documents, including a copy of the secret Holmes Circular, in new condition.

Lot 8.—A quantity of dried botanical specimens, including the Coronation Sweet Pea grown by the Carmelite monks.

Lot 9.—A selection of fossils, including a petrified slice of Standard Bread, containing an ossified germ and grains of semolina. Beautifully polished, showing the grain.

Lot 10.—A collection of Party Whips, of obsolete design. Gold-mounted butts and plaited thongs. Would make an interesting trophy of the chase for the hall of a country house.

Lot 11.—An ancient ploughshare, used by Lord Rosebery in driving his lonely furrow. Suitable for a local museum.

Lot 12.—The original MS. of an undelivered extempore speech, carefully prepared by a Cabinet Minister while waiting to see which way the cat jumped.

Lot. 13.—A number of bespoke coronets, prepared originally for some of the 500 uncreated Liberal peers. Beautifully encrusted with gems set in 9ct. gold.

Lot 14.—A quantity of American dollars from the collection of John Redmond, Esq., M.P. Of great interest to numismatists.

Lot 15.—The original Half Sheet of Notepaper upon which Mr. Arthur Balfour inscribed his Tariff Reform proposals.

Lot 16.—The original policeman's uniform in which Mr. Lloyd George made his plucky escape from Birmingham Town Hall.

Lot 17.—Three acres of undeveloped land and a cow, in milk; forming part of the estate of Mr. Henry Chaplin.

Lot 18.—The famous Preamble of the Parliament Bill, unused, as good as new.

Lot 19.—A truss of the actual hay sold by a Colonel to the Forage Contractors in South Africa, and bought back at an enhanced price. Very aromatic.

Lot 20.—Portrait, in oils, of the only witness who told the truth during the hearing of a recent election petition. By Storey.

Lot 21.—A bullet that very nearly hit the Home Secretary during the celebrated Battle of Sidney Street.

Lot 22.—A grey felt wide-awake hat once worn by John Ward, M.P. Would make a useful garden umbrella.

THE COMING BUSINESS GOVERNMENT.

We quote the following from the *Law Times*:—

> With more than human power endowed,
> How far they soared above the crowd!
> Theirs was no common party race,
> Jostling by dark intrigue for place:
> Beneath each banner proud to stand,
> Looked up the noblest in the land.

WORKMEN'S COMPENSATION.

ANOTHER HARD CASE.

We have received a visit form a Mr. Arthur Davies, who complains of the failure of the Workmen's Compensation Act. The facts are as follows:—

Arthur Davies is 33 years of age and was formerly First Officer of the S.S. *Barnton*, belonging to Messrs. Gillespie and Nichol, shipowners, of Glasgow. Davies is a fine, well-built man and an enthusiastic sailor. He is the holder of a Master's certificate, and appears to have been well thought of and highly respected by his fellow officers. He is a widower with one child, and is at present living in a Sailor's Rest, where he has been kept for some months through the charity of Mr. Woods, the Sailor's Missionary.

On May 31st, 1910, the S.S. *Barnton* was in the port of Macaris, Hayti, West Indies. Davies was superintending the loading of the cargo when he was struck down by sunstroke and rendered permanently blind. The medical evidence is unanimous that he will never be able to see again. On the May 5th, 1911, Davies claimed compensation from the steamship owners in the Salford County Court, and the award was given that the steamship owners should pay him £1 per week. From this decision they thought it necessary to appeal, and Davies is unable to follow the appeal, since he is without means, so that unless in the improbable event of some unknown friend finding the money for the costs of the appeal, the award of the Lower Court—which certainly does not err on the side of generosity, although it may be held to be sufficient—will become a dead letter.

It must not be gathered from the above that the steamship owners are acting in a harsh manner, for the case is of great importance to them, as sunstroke has not hitherto been admitted as an "accident" under the Act. But without blaming the owners for desiring to obtain the opinion of a higher Court on a point of importance to their business, we would point out how frequently questions of law crop up in these Workmen's Compensation cases, which practically leave the workman at the mercy of his employers, since unless he has a Union behind him they will probably take the case to the Appeal Court. If the Act does not cover a case such as this, an Act intended to give some sort of relief and compensation to men who have been maimed whilst in the service of others, we cannot understand what was the intention of its authors.

THOSE BOATS AGAIN.

Some time ago we directed attention to the boat accommodation on the *Olympic*. We pointed out that this huge steamer of 45,000 tons had only 16 life-boats, and we said that it was impossible for these boats to take off a full complement of passengers and crew should sudden emergency require it. Two answers were made to our statement—the one that the ship had complied with the regulations of the Board of Trade, and the other that she was practically unsinkable. As to the first contention, we pointed out that the regulations of the Board of Trade on this vital matter of boats are hopelessly obsolete, and one of the crying wants of the day is a revision of these regulations. As to the theory of unsinkableness, we maintained that no boat that has ever yet been put upon the waters is unsinkable.

Our contention is supported by the mishap to the huge Cunarder *Invernia*. She was one of the "unsinkable" ones. She grazed Daunt's Rock, and got into Queenstown Harbour down by the head with a list. Her passengers were taken off, and the next thing heard of her was that she had become flooded and had to be beached. What would have happened if the accident had occurred in Mid-Atlantic? She would have filled, as she filled in Queenstown Harbour. Where would the passengers have been? Her boats would not have been able to take them off and carry them to a place of safety.

LOTINGA'S WEEKLY.

A Real Sporting Pictorial.
Every Wednesday. One Penny.

MEDDLESOME OFFICIALS.

A WORD WITH THE SURREY EDUCATION COMMITTEE.

A correspondent, writing to us from Banstead, gives us an illustration from his own experience of the ways of certain Education officials. Some time ago our correspondent was informed that a doctor was visiting the Banstead School to examine the teeth of one of his little boys. It was intimated to him that the presence of the mother was desired to hear the doctor's report, but as the mother was ill she paid no attention to this intimation. Some days afterwards she received a formal looking document from Mr. R. H. Knight, writing on behalf of the Surrey Education Committee, Sutton district, in which she was informed that :—

> At the recent medical examination held at the Banstead Infants School, the Education Medical Officer, recommended your child Walter to obtain special medical treatment for Bad Teeth.
>
> The managers wish me to point out to you the importance and urgency of the matter in the interests of your child, and I shall be glad to hear from you when the doctor's advice has been carried out.

Our correspondent being in poor circumstances, with a large family, and knowing, as he said, that his child was in the best of health, ignored the report, whereupon he received a warning from the Managers. This too he ignored.

Soon afterwards a lady called upon the mother, stating she was an elected member of the School Committee and had called to see why the child had not been taken to the dentist. The mother told her that she could not afford to take him, and said that in her opinion there was no need. The teeth complained of were first teeth, and they would disappear in the natural order of things and give place to other and probably better ones. The lady, who seems to have been very sympathetic, went to a good deal of trouble in the matter, and eventually obtained a letter of admission to the Croydon Hospital. And not only that—she lent our correspondent the money necessary to cover the expense of going there.

Accordingly the child was taken to the hospital on May 25th, and a specialist and a dentist were in attendance. After a thorough examination, they reported that there was no need whatever for the child to have been brought to the hospital, and that they would not interfere with his teeth, which would get all right again in the course of nature. Our correspondent was also told by the hospital authorities that he had been sent on a fool's errand.

Of course, the doctor may have been technically right, but we suggest that the Surrey Education Committee has something better to do than to pester poor men and women about the teeth of their children at this stage of their growth.

"LAWRENCE BROS., LTD."

A DISCLAIMER.

In our issue of June 3rd, we published a warning against Lawrence Bros., Ltd., of Bank Chambers, Chancery Lane, whom we described as a one-man preliminary fee-snatching concern. We are requested by Messrs. F. Lawrence, Ltd., of Criterion Chambers, 10 and 11, Jermyn Street, W., to state that they have no connection of any kind with Lawrence Bros., Ltd.—and we have the more pleasure in publishing this disclaimer, having regard to the fact that we know Messrs. F. Lawrence, Ltd., to be a firm of the highest respectability.

BIRTHDAY OF THE WEEK.

"JOHN BULL'S" GREETINGS.

June 19th.—GEORGE ALEXANDER.

When Alexander wept that he
No further worlds to conquer had,
I wonder if he could foresee
To-day, when folks are actor-mad?

Our modern Alexander stalks
A conqueror in his various parts,
For, if we heed what rumour talks,
He conquers all the ladies' hearts!

POST OFFICE SWEATING.

A WORD WITH MR. SAMUEL.

We have received the following letter, which we earnestly commend to the consideration of Mr. Samuel :—

The G.P.O. has a yearly *profit* of some five millions. This is gained by shameful sweating—by the miserly salary paid to postmasters and sub-postmasters and sub-postmistresses. The P.O. pays no rent, but occupies about half the shop space, with outside advertisements, &c. The P.O. pays two adults, who have previously to be sworn before a magistrate, the salary of £10 a year, or, say, 4s. to 5s. per week, to do their business, keep accounts, time sheets, supply pens, ink and blotting-paper, sell stamps and postal orders, pay Old Age Pensions, and so on; and mark this! it takes from 10 to 12 years to gain an additional shilling a week to one's salary. No holidays (*i.e.*, summer) other than official holidays are allowed, and in many places in the country postmasters have to deliver letters for an average pay of 3d. or less per hour.

There is no scale of remuneration for Old Age Pension work, but in seven months I was paid the sum of 1s. 9d. commission.

Now the excuse given for this shameful sweating is that having a small post office brings custom to the shop; but, as a matter of fact, it is detrimental to one's ordinary trade, and many people will not deal at a shop where there is a post office. For this antipathy there are several reasons. Hence these sub-offices are generally dowdy, broken-down looking places, and heart-breaking enterprises.

Now, Sir, my demand is a reasonable and businesslike one :—

1. The P.O. to pay a minimum salary or wage of £1 a week, and to pay a rent for occupance of shop premises.

2. Sub-postmasters to give a fidelity bond for the amount of their stock, and to be allowed to do *all* Post Office business; at present, there are some three or four grades of sub-offices—some sell only stamps, others stamps and postal orders, others money orders and no licenses. The whole system is childish chaos.

3. The Postmaster-General to be an officer who has worked up in the service, with a practical knowledge of it as a business man. At present, the ears of the public are annually tickled with a few "concessions," and the postmasters sweated

4. All sub-postmasters to have the right to compete for the better-paid posts vacant. At present, sub-postmasters at shops are barred from the advertised places in the official Weekly List.

5. All postmen to be paid a living wage and Christmas boxes stopped; at present they have to eke out a miserable existence by "snobbing" or hawking greengrocery about. Postmen, rural or town, should be paid a living wage—as postmen in the country at least £1 a week, and 30s. to 40s. in London and big towns.

6. The Post Office should *rent its own offices* and pay all servants, especially postmen and sub-postmasters, a fair living wage.

The profit at present is gained at the expense of the honour and humanity of its servants.

A STRANGE STATEMENT.

Many of our readers will have noticed a paragraph in the papers giving the particulars of generous bequests made by the late Sir T. de la Rue to his employees. These bequests range from annuities of £500 down to £20 to persons who have been in his employ from two to four years One of them, a young woman, who had been in the employment of the firm for six years, and under the will was entitled to £60, communicated with the manager of the business and asked him if it was really true that such good fortune had befallen her and the others named in the paragraph: To this received the following reply, signed S. H. Scarlet, and addressed from 10, Bunhill Row, E.C.:

> In reply to your letter respecting the Will of the late Sir T. de la Rue, I regret to have to inform you that the statement which has appeared in the *Daily Mail* and other papers is inaccurate. The only employees who will receive any benefit from the estate are those especially mentioned, namely, ten persons in all.

We need hardly say that this announcement came as a bitter disappointment to the young person concerned, who asked us what she was to believe.

Well, we have caused the Will at Somerset House to be examined, and we find that the newspaper report is inaccurate in only two cases—in the case of Mr. L. Cownley, Accountant, who, according to the newspaper report, is to receive an annuity of £350, whereas in fact he is to receive £450, and in those cases of servants from 15 to 20 years' service, who, according to the newspaper report, were to receive £150, whereas according to the Will they will receive £250. It would be interesting to have Mr. Scarlet's explanation.

Stephens' SCARLET

writes a rich scarlet-red colour. Order it because it is important to have the best red ink as well as the best blue-black.

RESOLUTELY REFUSE SUBSTITUTES.

PRAYERS IN THE SICK ROOM.

A CUSTOM THAT IS BECOMING A DANGER.

By LUCY E. SHERLIKER.

"Soul-saving" is becoming more and more popular with certain members of the leisured classes.

Body-saving, on the other hand, stands in need of a revival. It is fashionable nowadays to talk, and think, and act spiritually.

When a lady visitor glides into a hospital ward and takes a seat by the bedside of a drayman who has lost his legs, perhaps, and his living, she does not, as a rule, give him the address of a place where he can buy cheap cork limbs, nor inquire of the nurse what particular nourishment he will require when he leaves; nor does she attempt to relieve his mind by offering to relieve his wife and family. She suggests a prayer, or hands the poor patient a tract, or reminds him that things might be worse—that his escape from death is yet another proof of the Divine beneficence.

It says much for the drayman's patience—pondering his position and his prospects—that he remains calm. It says much for his temper that he does not fling the tract at his tormentor's feet, for tormentor this type of woman assuredly is, as anyone who has spent any time in hospital well knows. Granted that in her sublime ignorance she honestly believes she is a power for good, she is, nevertheless, an instrument of harm. So far from increasing religious fervour, she very materially lessens it. Instead of guiding the irreverent poor to the realms of religion and Christianity's comfort, she hurls them farther away. She fails to realise that, when dealing with poverty and misfortune, the only sure avenue to the soul is the body. She is desirous of doing *something*, but she has not spent any time or thought in learning how to do it. She is perpetually reminding afflicted men and women of what—to them—is the worst when they need reminding of the best. Her policy is: "Prepare for death; be ready," and she voices it, not to the rich, who would leave no suffering dependents, but to those in whom the thought of the end raises horrible visions of starving wives and families.

These visitors—there are men as well as women—know quite well that the hospital is not wanting for prayers; the chaplain conducts a service morning and evening, so that there cannot reasonably be said to be any urgent need for more religious observance during the intervening hours, always excepting, of course, a patient who is dying. But the greatest argument against these visitations is that they do real harm. The great majority of the patients do not want the visitors, and their coming often results in a regrettable amount of whispered bad language.

But still they come. And the patients have to listen because they are in bed and cannot walk away. Many pretend to be asleep. Many feign headaches. A patient will suddenly remember that he must scribble a letter home at once or he will miss the post. No doubt the visitor interprets these excuses as a wanton disregard of spiritual duties but, in plain words, the patient fails to see why, when bad luck or bad health makes it imperative that he must concentrate his mind on the things of this world, he should be invited every few hours to switch his brain on the things of the Beyond.

But perhaps the depressing effect which these large-souled men and women have upon patients is noticed more and more by a nurse after she has left hospital, when she is engaged in private work. In the wards she is much too busy to trouble unless, of course, the visitor openly impedes the work. Also, the patients always find some counteracting element there. They can discuss the matter among themselves and find some consolation in the fact that they are all treated alike. But at home, where the patient is the only one, the effect of continual praying and hymn-singing is often so serious as actually to keep the sick person back.

One of the cases I nursed in a private house a few years ago was a young curate. His illness was of a rather serious nature, and his temperament was none too bright. Like most persons who devote their lives to detailing the grandeur and the glories of the hereafter, he was greatly attached to the present; in fact, he had a perfect horror of death.

Now, it was obviously highly important that the patient should be kept cheerful, and the doctor and I made conditions as bright as possible, but twice a day the vicar called and our work was pulled to pieces by prayers invoking the Creator to "spare our dear brother." The curate heard it all; mental intercession was, apparently, not considered of any use.

And when the vicar had completed his task—when he had reduced the patient to a state that was pitiful to see, he would whisper to me, "Let me know at once if Mr. B——'s condition becomes worse." Then, with his hand on the door, he would fix a fare-thee-well-brother-for-we-may-never-meet-again kind of look on his stricken assistant and leave the room.

The effect was the effect of a black cloud on a summer picnic party. For a few minutes the poor man would lie there trembling. Then he would turn to me and ask, in a shaking voice, whether I really thought he would die.

I should like to have said: "If the vicar comes often enough, there is no doubt about it."

Fortunately the situation was saved owing to the vicar being called away for a week. The curate rapidly improved.

In another case, that of a young lady in a London suburb, I had to face a similar difficulty. She was a devout Nonconformist and a teacher at the Sunday-school, and the minister called regularly and as regularly read a few passages from the Bible in a graveyard voice. The patient progressed very well in the minister's absence and had the usual attacks of despondency after his visits.

One afternoon, the minister announced that he had requested the chapel choir to come and sing under the patient's window on the following Sunday evening. He felt sure, he said, that it would console Miss M—— to know that she was not forgotten in her hour of tribulation. He added that he himself would select the hymns to be sung, and he hoped that they would make her the better able to bear her burden.

The choir duly arrived outside the house at the appointed time, and the following verse is from the opening hymn selected for the occasion:

> Days and moments quickly flying
> Blend the living with the dead;
> Soon shall you and I be lying
> Each within our narrow bed.

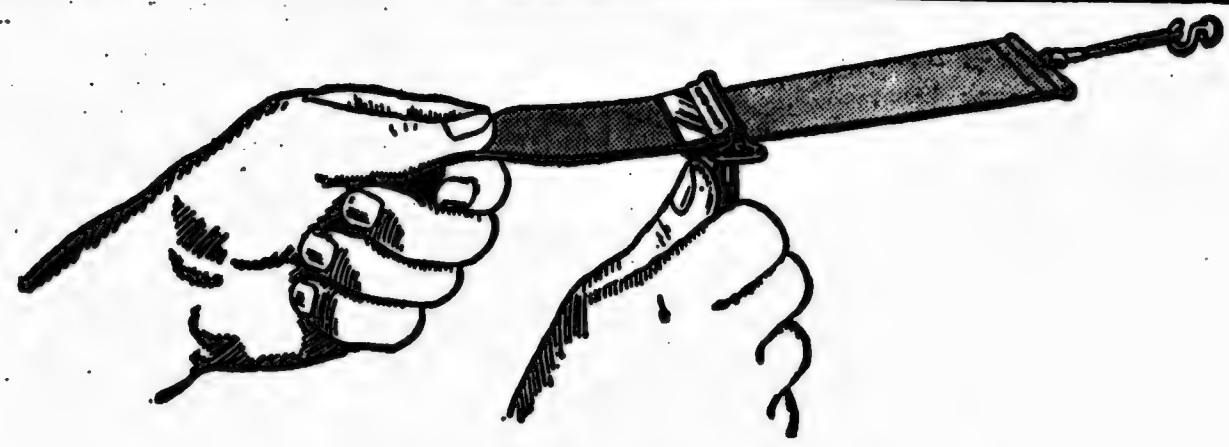
The instantaneous result was to fill the patient's eyes with tears. The minister and the chapel workers having been engaged all that day, I had succeeded in raising the lady's spirits somewhat, and had induced her to believe that, with proper care and a determination on her own part to get well, there was no reason why she should not leave her bed very soon. And now my hopes were shattered. My first impulse was to request the choir either to sing something more cheerful or leave the street, but before I could act, hymn No. 1 was ended, and seven or eight voices were hard at work on this:

> A few more years shall roll,
> A few more seasons come.
> And we shall be with those that rest
> Asleep within the tomb.

"Asleep within the tomb." "Dead." "Narrow bed." The "cheering" words echoed and re-echoed through the room and the patient's face blanched. But the singers sang on. In accordance with the generally accepted order of things, they had to be cruel to be kind. But I feel certain that had they seen the shattering effect of the hymns upon the patient, they would have promptly desisted.

What is wanted in the average sick-room is more sunshine and less shadow, more cheer and less sadness, more talk of life and less of death, more smiles and fewer tears, more jokes and fewer prayers, more open conversations and less of the needless whisperings that serve only to raise dangerous fears in the mind of the patient.

It is both wicked and absurd to ignore the fact that the moment a minister of religion enters a sick chamber the patient fixes his mind immediately on the end of all things—the end at least as far as this world is concerned. The sooner this is realised, the better it will be for the sick man's peace of mind. There are periods in a patient's illness when the best possible visitor he could have is not a clergyman, not a nurse, not a doctor even, but a comedian. Many a man would have lived longer if at the periods to which I refer he could have been treated to a dose of Dan Leno's drollery, for example, and I look forward to the time when, among a medical man's prescriptions, we shall read, "One comic song, twice daily, on the gramophone."



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A "TRUST" TRAGEDY.

By Horace J. Simpson.

He had given his youth, and vigour, and manliness to the sacred cause of limited-liability shopkeeping. And the grateful directors of the Great Tea and Butter Trust had rewarded his long years of faithful slavery by discharging him, to make room for a cheaper man.

For a couple of years he had fought a brave, hopeless, unequal fight in the cruellest city in or out of Christendom. In wickedly-wealthy, silently-starving London. But his hair had gone grey at the temples. Worry and privation had sapped his sprightliness. He was a back number. And still under forty!

Worsted, broken, he had refused to struggle any more. He had grown weary of that heartbreaking search for employment which all too frequently ends in the hurling to perdition of the seeker's embittered soul. From unemployed, he had sunk to the lower level of unemployable.

And now he was going home! After an absence of nearly twenty years. A longing to return to the scenes of his happy childhood had him in an irresistible grip. He had left the tyrannical city of splendid palaces and pestilential slums, where professional philanthropists cant and advertise, yet make little real attempt to save souls from hell or bodies from starvation. Dusty, and parched and footsore, he had trudged for days along a sun-scorched road.

His mother's cottage came to him in a vivid picture. He could see the tall hollyhocks that skirted the garden path, the wicker cage in which the blackbird whistled, and his own little room under the lean-to roof. He could see the patchwork coverlet on his bed, the rush-bottomed chair without a back, and "John Ploughman's Almanack" fastened with tintacks to the wall over the ricketty washstand.

His mother, too. Ah! But she was under the long grass in the churchyard. He wondered in which corner was the unmarked grave. He had been far too busy to attend the simple funeral. Bah! He wished he had studied the Great Tea and Butter Trust less, and his parents more.

But he must be trudging, or he wouldn't get home before dark!

He got up, and limped a mile painfully. A signpost intimated that the village he sought lay three miles along the high-hedged lane to his right-hand.

A rustic sat on a four-barred gate, whistling as if there were no such things as hunger or heartbreak in the whole world. The traveller addressed him, remarking on the sultriness of the afternoon. The man stopped his whistle, stared at the stranger, took in his battered hat, his dusty rags of clothing, his broken boots; then got down from his perch, and walked away with a don't-talk-to-tramps air that cut the brokendown man like the slash of a whip.

He limped on. A mile further, he came upon a cottage way back in a meadow. He was very thirsty. He struck across the grass. Some cows, lying chewing the cud under a shady beech, got up, whisked their tails contemptuously, and walked away as if they, too, shunned the society of a human scarecrow.

He knocked at the cottage door, and begged faintly for a glass of milk—or water, if the milk was not to be had. And the woman banged the door in his face.

He shuffled dejectedly away. He seemed to be approaching a modern town, instead of the old-world village which was his home. But he asked a child, who reassured him—and fled.

At last he entered the main street. It had formerly been the village green. He recognised one or two of the old cottages, wedged incongruously between the flaunting shops.

And the change stabbed him. Already he began to wish he had remained in London. But no! One day he would have been found breathing his last upon the cold stones; or his body would have floated, lifeless and repulsive, down the murky Thames. At home, he would regain health and self-respect, and start life afresh.

That was his mother's cottage, opposite! But it was tumbling down! The windows were boarded up! The garden was overgrown with rank weeds! Where were the hollyhocks? Where was the blackbird's cage?

He clambered through a gap in the hedge, and went round to the back door. It was off its hinges.

"Mother!" he called faintly. "Mother! I've come home."

* * * * *

And a week later, the local newspaper devoted a half-column to a report of an "Inquest on unknown tramp, Found, starved to death, in uninhabited cottage."

LETTERS WE HOPE TO RECEIVE.

To the Editor of John Bull.

Dear Sir,—The storm that has arisen in the Press in consequence of my appointment as Messing Adviser to the War Office has caused me much surprise and not a little indignation. I had hoped that by this time certain little incidents with which I was unfortunately associated during, and subsequent to, the Boer war had been forgotten. Like Brer Fox and the Tar Baby, I have been careful to "lay low" and "say nuthin'" for several years. But it appears that my enforced retirement and voluntary silence have not effaced from the recollection of the public the awkward affair which put a period to my military career. I had not credited my fellow-countrymen with so long and tenacious a memory.

So far as I can gather from the expressions of opinion that have reached me, although the Government have shown their willingness to let bygones be bygones (I having been of very material service to them in certain important matters), the general public are not so ready to forgive and forget. They say that the Messing Adviser to the War Office should be, like Cæsar's wife, above suspicion; which, of course, is tommy rot—What? But in a beastly democratic country like this, where public opinion is gaining power every day, it is sometimes as well, for one's own sake, to bow to the popular voice.

I have therefore decided to resign, under protest, the position which the Government were good enough to create for me. It means the sacrifice of £300 a year, and certain social advantages; but I have my pension, which, added to certain directors' fees which I enjoy, will suffice to keep me in moderate comfort for the remainder of my days.

Assuring you of my irrevocable decision to retire once more into the obscurity of private life, from which I wish I had never re-emerged.

I am, faithfully yours,
Hill Godfrey Morgan (Col.)

"CHELTENHAM'S CHAMPION."

In our issue of June 3rd we published a letter from Mr. Agg-Gardner, M.P., denying the statement made in an earlier issue to the effect that the Cheltenham Town Council had ordered certain posters relating to Miss René Leyton to be covered up on the ground that they were indecent. Mr. Agg-Gardner told us that the "allegation had no foundation in fact." We have now received the following letter from Miss René Leyton:—

> May I, as the person concerned, reply to Mr. Agg Gardner?
>
> I most emphatically make the following statements, which I am in a position to substantiate, in spite of this gentleman's assertions to the contrary:—
>
> I.—That ten of my posters were supplied to the order of Gillsmiths, Ltd., lessees of the Winter Gardens (which order I herewith enclose), and they were duly posted in the town.
>
> II.—That upon my arrival in Cheltenham on Sunday, April 30th, I myself saw some of them posted near the Midland Railway station, and also each side of the main entrance to the gardens.
>
> III.—That on the Monday night, Mr. Gillsmith told me he had covered them up by order of the Town Council, who considered them indecent.
>
> I think an apology is due from Mr. Agg Gardner, as the many people in the town who saw the posters will agree that the statements contained in his letter to you, to use his own words, "*have no foundation in fact.*"

There is a mistake somewhere. Of course Mr. Agg-Gardner spoke upon information received, and the point ought to be cleared up,

JOHN BULL'S BIOSCOPE.

A series of Bioscope views depicting how John Bull and *Mrs. Bull* are produced, is being shown in various towns and cities on the cinematograph of the "John Bull Entertainment." To-day (Thursday) the car will be in Wimborne (Green Man Field); Friday, Ringwood (on the Bickerleys); Saturday, Fordingbridge (Fair Ground, Church Street); Monday, Salisbury (The Market); Tuesday, Salisbury (The Market); Wednesday, Andover; and readers and their friends should not fail to see these well-known periodicals "in the making."

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Snaps of the Coronation

You can learn to use a Kodak in half-an-hour. The Kodak dealer in your town will show you how simple it is to make your own Kodak pictures.

There are Kodaks at all prices from 21/- up to £12 . 18 . 6—and Brownies for the Children from 5/- up to 50/-. Ask to see these four :—

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Get your Kodak to-day! Don't miss the Coronation. There never was a better time to start Kodak picture-making. It is the chance of a lifetime! And think of the album full of pictures you will get of your holidays this year!

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STATE INSURANCE.

CASE FOR A ROYAL COMMISSION.

By T. Good.

Mr. Lloyd George has fallen into a pitfull of errors over this compulsory insurance business from which he will find it most difficult to emerge with dignity. The scheme is a sorry mess, and the best course the Government could adopt, even at this late stage, is to withdraw the Bill and appoint a Royal Commission to take public evidence, make full inquiries, carefully weigh up the issues and conflict of interests involved, and then draw up a scheme for submission to Parliament and the nation.

It is futile and childish for Mr. Lloyd George to turn upon the critics as he is doing, and tell them that every point they raise has already been fully considered, and that every anticipated difficulty is met. He did not know what he was doing when he promised to include death insurance in his scheme without nationalising the companies and collecting societies doing death business. He was equally at sea when he imagined that by dropping the death insurance and betraying the widows he would be safeguarding the big companies and their agents. He did not know what he was talking about when he promised "adequate insurance against unemployment till a man got work again," and many other things, and he does not know now half the effects his scheme would have.

Friendly Society Position.

Take the case of the friendly societies for a moment. A month ago I warned them what to expect, but some of their leaders declared that Mr. Lloyd George was paying these societies a compliment, and proposing to strengthen them by State support. Only about a fortnight ago the permanent secretary of the Foresters, Mr. J. Lister Stead, contributed an article to the *Daily Mail* praising the scheme and its author. Now Mr. Stead finds that Mr. Lloyd George has broken faith with the friendly societies, and there was some straight talking at the Foresters' special High Court held recently. On May 4th Mr. Lloyd George said that "an approved society must not be a dividing society." That pleased the friendly society people. But on May 29th Mr. Lloyd George said that "it was not intended to exclude dividing societies," and now the friendly folk are up in arms.

The friendly societies, however, must prepare themselves for a worse competition than that of the sick and dividing clubs if Mr. Lloyd George's Bill passes. There is something in store for them they little expect. Some, if not all of the big and rich insurance companies doing death business among the working classes may add sickness insurance to their enterprise. They may do this for two reasons—first, to enjoy the privilege of becoming "approved" under Mr. Lloyd George's scheme; and, secondly, in order to retain their hold of the workers, who now only insure with them for death benefit, and who, if the companies do not make a move, will drop their death premiums when they are called upon to contribute to the new compulsory scheme. Between the rich companies and collecting offices, with their army of agents going from door to door, on the one hand, and the Post Office State-subsidised deposit system on the other, the non-collecting friendly societies will be crushed out of existence.

What the Big Companies May Do.

Let the situation be clearly understood, for there is something at stake far more vital even than the interests of the friendly societies and their 6,000,000 members. Let us take another glance backward. At first the intention was to include death insurance in the State scheme. Mr. Lloyd George said he would provide for the widows. Mr. Churchill said the scheme would insure the family against the "loss of the bread-winner," and "provide for the widows and orphans to an extent and degree never dreamt of." That was clear, definite, explicit. But the directors and highly-paid officials and shareholders of the big insurance companies realise that if the State set up in the death insurance business their interests might be interfered with. Mr. Lloyd George was approached on the matter. He was called upon to decide between the poor widows and the rich companies. He cast his vote for the companies.

However, the intention was, and is, to leave the industrial insurance companies and collecting societies, with their agents, free to continue their business as at present conducted. The assumption is, and Mr. Lloyd George's declaration is, that the livelihoods of our big army of insurance agents will not be interfered with. But the Chancellor's pledge to the agents is of no more value than his already broken promises to the widows, the orphans, the old men, and the friendly societies. If Mr. Lloyd George has his way, the scheme will work out like this: As soon as ever the compulsory contributions for sickness and unemployment are knocked off the wages at the pay office, millions of our workers who are now paying all they can afford will drop their voluntary premiums for death insurance, just as they will drop their contributions to friendly societies, sick clubs, trade unions and hospitals, and tens of thousands of the insurance agents will be starved out. That is, assuming the insurance people make no new move. But it is highly probable that they will make a move, and herein lies the point of chief interest for the friendly societies. The rich companies, with their profitable death business, will be able to offer the working classes sick benefits on a higher scale and for a lower rate of contribution than can be approached by the friendly societies, and millions will take advantage of the terms, and pay their weekly premiums to the agents calling regularly upon them rather than carry their money to a distant friendly society lodge meeting. Thus, the primary effect of Mr. Lloyd George's scheme would be to alter the whole status and character of the poor men's friendly societies by imposing a multitude of new duties upon them, and converting them into mere units of a State sick club; and its ultimate effect would be the death of these societies through forcing the rich companies to take up the sickness business in self-defence.

Too Much Overlapping.

A huge scheme like this cannot be worked without an army of officials, nor can it be worked unless this army is sufficient in numbers and efficient in organisation. But where is either the sufficiency or efficiency of the staff provided by this Bill? Consider. About 13,000,000 workers are to be covered against sickness, and 2½ millions of these are also to be covered against unemployment from the beginning. As the two schemes are to run separately, this means 15½ million members, good, bad and indifferent. Then the sickness scheme is to spread ultimately to the workers' families and to some of the higher classes. The unemployment part is to spread almost to all industries. We have the prospect of some 40 or 50 million members, counting duplicates. How are they going to be managed? Mr. Lloyd George proposes to appoint State Insurance commissioners, officers and inspectors, courts of sickness referees, unemployment umpires, medical lecturers, and a host of others, besides a new network of health committees over and above existing public health authorities. A new army of State officials we must expect; but, unfortunately, these new officials are to perform only a small portion of the duties created by the scheme. Employers are to collect most of the contributions. They will have to engage and pay extra clerks to gather the taxes imposed by the State. Friendly societies and trade unions are to pay out most of the benefits and check the malingerers. The duties, imposed upon the societies—the separation of funds, the separate valuations, the revision of contributions and benefits—would considerably increase the work and expenses, until such time as these societies ceased to exist. The same remark applies with double force to trade unions, for they are affected by both branches of the new scheme. Upon the Post Office an enormous amount of additional work would be imposed, not gradually, but at one fell swoop. Thus, we should have extra work put upon friendly societies, upon trade unions, upon employers, and upon the Post Office, in addition to the new staff of Civil servants to be created. There would be no end of overlapping, not a little squabbling, and the cost would be heavy. Next week we will show the one and only way to work a scheme like this in this country.

"COME UNTO THESE YELLOW SANDS."

A NEW AND CHARMING CONTINENTAL SEASIDE RESORT.

Last week we had the pleasure of paying a visit to St. Cecile, a charming spot in the Department of the Pas-de-Calais, about ten miles from Boulogne—whence it can be reached in about half-an-hour by rail, the plage being practically on the main line to Paris. It is thus within 90 minutes' journey from Folkestone, 4 hours from London, 3½ from Paris, about 3½ from Brussels, and considerably less from Lille, Amiens, Arras, Abbeville, and the other large towns in the north-east of France.

A Tribute to British Energy.

Here a small number of Englishmen have succeeded in a few months in erecting a large hotel, a colony of houses and a handsome casino, thus opening up to the great British public, as well as our Continental neighbours generally, a delightful summer resort, possessing most wonderful sands. The story of the exertions of this band of workers during the winter months reminds one of the Herculean labours described in Victor Hugo's "Toilers of the Sea," but upon the occasion of our visit the foundations had been "well and truly laid," and the sun beamed down upon an ideal scene.

Marvellous Sands.

For twelve miles stretch broad, firm sands—which vary in width, according to the tide and season, from a quarter of a mile to a mile. The sand is nearly as hard as a high road, merely yielding to the pressure of the foot sufficiently to impart an elasticity to the step. It is dead level, and absolutely clear of seaweed, pieces of chalk and stones. It would, therefore, be an ideal course for a motor race—people who have seen both asserting that the famous sand track at Manhattan Beach in America cannot be mentioned in the same breath as St. Cecile.

The syndicate—The Channel Coast and Mediterranean Freehold Resorts Company—which is opening up the place, is, of course, fully alive to the value of this natural asset, and proposes to make a start in sporting matters by constructing sand yachts, an experimental vessel being already in hand. Upon such a surface, and with such a width for tacking, some surprising speeds should be accomplished with perfect safety. There are no cliffs to endanger children, but a quaint and interesting background is provided by numerous soft sandhills, which, though of really inconsiderable height, at a short distance give a very strong reminiscence of Switzerland.

The Hotel.

Upon this charming freehold estate of eighty acres, the Company is erecting a large hotel, containing some 120 bedrooms. It is its intention to cater for the middle-classes, the pension terms being but 8s. a day, with no extras for such items as lights and attendance. The South Eastern and Chatham Railway has entered into arrangements by which jaded Londoners will be able to spend in St. Cecile a recuperative and enjoyable week-end, or longer period, at a surprisingly reasonable and inclusive charge.

A handsome casino is already built. It will not cater for the gambler, but will seek its clientele among the ordinary rational citizens, who like a "flutter" with a few francs for the fun of the thing, and whose winnings or losings will not cause them undue elation or depression. The rooms are spacious and well lighted. A fine concert hall is attached, and here will be given high-class entertainments and dances.

The hotel is also practically complete, it merely lacking the finishing touches of the plasterers and decorators.

Where the British Workman Shines.

St. Cecile is a wonderful tribute to the qualities of the British race; all the higher-class workmen, such as carpenters and bricklayers, were brought over from England, and, though the erection of the hotel was not commenced until the middle of March, and despite some of the colossal natural difficulties to which we have referred, it will be opened, fully furnished, on July 1st, and this though at the same time a number of villas and chalets were erected for private residents. It was possible to accomplish such a feat only by the employment of the latest automatic machinery, by which hundreds of pounds' worth of timber were converted in a few hours into floor-planks, doors, windows, and hundreds of other shaped fittings.

The men, in addition to their fares from London, are paid the full British Trade Union rate, but the results have certainly justified the expenditure. For the lower-grade labour natives are engaged, and we were delighted to hear that the opening up of St. Cecile has already had the result of raising the whole of the economic condition of the neighbouring villages, where, until recently, winter usually saw hundreds of the fishing folk—including, unfortunately, many children—practically starving.

Owing to the peculiar conditions under which they have been erected, the structures combine the solid qualities of British masonry with the light appearance which is so attractive in a summer resort.

Further British Co-operation Invited.

The Syndicate has also invited the co-operation of the British public in the way of the provision of capital. This has been fixed at £75,000, divided into 40,000 7½ per cent. participating preference shares at £1 each, 17,500 ordinary shares of £1 each, and £17,500 in 1s. founder shares. It is now offering for subscription—on easy terms of payment, if a convenience—the 7½ per cent. participating preference shares. Out of the profits of the Company these, of course, are first paid the 7½ per cent. dividend, but in addition they are entitled to a proportionate share of the balance of the profits.

The Man at the Helm.

Upon our visit we had the pleasure of the company of two directors, Mr. John Martin (Managing Director), and Mr. E. J. Burtart. The other director, Mr. Maurice Pastureau, is also on the Board of the St. Cecile Municipal Casino Company, which, by the way, guarantees the payment of the preference interest. Mr. Martin is half French and half English, combining the vivacity and geniality of the Frenchman with the business instincts and doggedness of the Anglo-Saxon; he is certainly an organiser and an ideal controller for a Continental enterprise looking to the shores of Albion for a goodly portion of its patrons. The phenomenal success of the neighbouring resort, Le Touquet, which thousands of English and Americans visit yearly, is undoubtedly due in a large measure to the fact that the management is in the hands of their compatriots. Mr. Burtart, who is a civil engineer, has personally supervised the works, and to his energy much of the achievement is due; he also speaks fluent English, and thoroughly understands English ways.

A Bright Prospect.

We also visited Wimereux, another highly successful seaside resort, on the other side of Boulogne. For natural advantages Wimereux is completely overshadowed by St. Cecile, as the beach is narrow, dirty, and strewn with large stones. In view of the fact that the land at St. Cecile is being acquired freehold, at but a fraction of the price paid at other seaside resorts when in their infancy, an investment here has certainly great potentialities.

For certain technical reasons the placing of the shares was originally undertaken by the United Service Share Exchange. As from its title considerable misapprehension and unjust criticism arose, and in order to remove the impression that the destinies of St. Cecile were bound up with an outside stockbroking concern, its popularising is now in the hands of the Channel Coast Committee, of 115, Victoria Street, Westminster, who will find a sufficiently wide and promising field for the exercise of all their energies.

In the sweltering heat of London we shall often think of St. Cecile, and wish we could accept Ariel's invitation, "Come unto these yellow sands."

NEW ZEALAND AND IMMIGRANTS.

A correspondent sends us the following:

> I notice under the heading "No English Need Apply," you have an extract from the *New Zealand Herald*, published at Auckland. The "no English chum" quoted should be, and is, no doubt, intended for "new chum," a common expression meaning "*new arrival*," which is not extraordinary, as the butcher would not want a new arrival, no matter how good a hand at his trade, as he requires a Colonial (a Britisher) who is used to the Colonial style of killing, etc. I never have heard the expression "English chum" in the Dominion. It is always "new chum," which does not mean a "waster," as you remark, but simply a new arrival from England.

We have always been accustomed to consider New Zealand as one of the most loyal of the Colonies, and we are glad to have this explanation of the advertisement to which we directed attention.

WHY?

By Norman Tiptaft.

I have a friend who goes down to his office at 8 o'clock every morning. He seldom leaves it before 8 at night. He allows himself a bare 30 minutes for lunch. Bank holidays are to him an abomination—they mean time wasted—he really thinks the time *is* wasted. He tells you *he* has not had a holiday for 30 years.

For all that he is a model employer; that is, he is inflexibly just. He has no use at all for holidays, but his staff likes them. And having failed to convince his staff that its view of life is wrong, he allows it to act as it deems best.

He is a rich man, growing richer year by year. He has neither wife nor child, no one who needs the money he is making—he does not need it himself, and yet he goes on ever and ever making more. He is not greedy; he gives to every deserving cause that appeals for help. He does not use his money unwisely—he has no time to spend it on extravagances—he lives very simply, very plainly.

I have another friend. He is married, has three children, a nice house, a good income inherited from his father, nothing to do—and he does it.

When I say nothing to do, I mean that he has no serious business with life nor even serious pleasure. He rises usually about 9, breakfast takes him till 10, after which he reads the papers, goes for a stroll and comes back to lunch at 1.30. Lunch lasts an hour, and after it he has forty winks. Dinner is at 6.30. In the evening he may take his wife to the theatre or he may go to his club and play billiards. On Sunday he goes twice to church. In the summer the family moves to the seaside, and the programme which he carries out at home is repeated there with unfailing regularity.

No heroic cause ever held him in its sway. No great ideal ever caused him to deviate from the even tenor of his way. He does nothing, he thinks nothing, he lives—and when one has said that one has said all.

And I have a third friend who is a fanatic whom no one ever takes any notice of. The theory that he spends his time in expounding is utterly absurd to everyone but himself. To him it is the sum total of things past, present, and to come. Outside it is nothing. It, and it alone is all. I believe he is happy. He has no money. How he lives, nobody knows, probably few care, for he has not many friends. People can't stand his white heat; he is uncomfortable to talk to; he makes everything subservient to his one idea. Truth to tell, where he does not make them uneasy he bores them. There is no sense, no reason, no good in what my fanatic friend does, only an apparently limitless expenditure of energy that leads nowhere.

And even in the case of my first friend he is doing nothing save getting older. There is no more result to it all than in the buzzing of a fly against the window-pane in a vain effort to reach the other side. The net total of the labour or the idleness of my three friends is that they eat, they drink, they sleep—and to-morrow—they die. In five hundred—nay, in five years—after they are dead it will not matter that they have ever lived. It does not now.

I asked a clever man to explain to me why this was so; why my friends should live—as they do—and die—as they will—and he said: "Well, what would you have? Your friends are not isolated phenomena; they are typical."

It would matter nothing if most of us had never been. Only the exceptional man matters—the superman. The rest—you have hit it—they live—that is all. Their object in life is to live; having accomplished it—they die—*c'est fini*."

I know of a man who is sure what will happen to him when he dies. I thought that perhaps he might help me. "Tell me," I said, "having lived your life and done what you think you should have done"—and his object is but the same as the rest—"what will you do after death?"

Said he, "I shall go to heaven!"

"Yes, but what will you do?"

"Praise God."

"For ever?"

"Yes."

"Nothing more?"

"No."

And I do not understand how that will be much different from what he does now, nor what use it will be.

CORONATION DECORATIONS.

STRIKING DISPLAYS IN MANY STREETS.

By Richard Morton.

The street decorations will be a feature of the coming Coronation rejoicings, and it is simple truth to say that no such perfect and tasteful designs have ever before been carried out in London thoroughfares. Whitehall easily leads the way in completeness of detail and originality of conception, but Piccadilly and St. James's Street may be depended on not to lag behind.

Nor will other and less fashionable streets be out of the hunt. Every thoroughfare on the line of route will do its level best to rise to the occasion, and, from what we hear, streets and roads and turnings that will be quite untouched by either of the processions will yet display their loyalty and their artistic tastes in no uncertain fashion. On the routes, or off the route, they are determined to be "in it."

We have made many enquiries in remote districts, far removed from the scenes of carnival and rejoicing, and we have but one story to report. The desire for display is rampant north, east, south and west, and London as a whole will wear its best clothes on the day of days.

The Royal arms will be on view everywhere. The King's arms will be prominent on many a corner block. Where possible, the arms will be heraldically displayed in all their gallant quarterings, but, where this is not feasible, the visitor will be met by the simple gladsome inscription, "The King's Arms." In some instances, somebody's "Entire" may be mentioned underneath, but the commercialism of this will be pardoned at such a season.

The Queen's arms will be equally honoured; in fact, there are probably more Queen's arms than King's arms in London just now, so popular is her Majesty. Other varieties will be the Royal Standard, the Union Jack, the Royal Sovereign, the Sovereign, the George, and the Royal George, each in its way an artless tribute to the occasion, while there will be many instances of that most felicitous combination, the King and Queen.

Lovers of heraldry in connection with the Coronation Pageant will be gratified by recognising at many points such interesting inscriptions as the Griffin and the Lion, often Red, or White, or even Blue. Usually, the animal will be displayed outside some hospitable edifice, rampant, couchant, or guardant, as the case may be. The Eagle and the Elephant will not be overlooked, the Crown and the Star and Garter will be represented nobly, while Windsor Castle will come in for some frequent recognition. There is no limit to the efforts of the people to move with the times and to be in the forefront of the national rejoicings. Their eagerness may carry them in some instances to comic and even ludicrous lengths, for many of the animals to be depicted are unknown in heraldry, but nobody will object to the Blue Boar, the Spotted Dog, the Dun Cow, and the Black Bull when the whole-hearted spirit in which they are displayed is duly recognised. Let Whitehall be correct in its beasts and coats-of-arms; we must allow a little latitude in less distinguished districts.

An ingenious effect, quite single-handed in its inception, will be that of Mr. Sweeney Todd, of Mean Street, S.E. At a graceful angle by the side of his shop-front he has fixed a kind of mast, or staff, tricked out in the national colours, red, white, and blue, in alternate stripes. To our representative, Mr. Todd explained that it was not, as we had thought, a Venetian mast, but was really the emblem of his craft. Mr. Todd, is, of course, a hairdresser.

Another bold design has been carried out by quite a large number of patriotic tradesmen, and is to be seen already in position outside their business premises. This is the arms of Lombardy, an artistic creation consisting of three gilded balls arranged in triangular fashion, two above one, the whole swinging free in the air. Mr. Moses Attenborough, who exhibits one of these trophies, says there are great numbers all over the metropolis, and he anticipates that the exhibition of them will be welcome to all Londoners during and after the Coronation, especially after.

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NIGHT.

By Jim Crow.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

All respectable people are supposed to devote the hours of darkness to the natural if somewhat useless and unsightly occupation of sleep. You hear such phrases as, "It is time for all virtuous people to be abed," though why virtue should be supposed to find its favourite habitation in beds might require a little explanation. Slumber, the usual pretext for going upstairs, is essentially a passive state, whereas virtue is manly and militant. Just now we are apt to forget that there ever was such a period as winter, but if we will tax our memories a little we shall admit that our output would be a small one if we only kept awake while we could see to read. Besides, think what a decayed industry candle-making would become.

Nocturnal Impotence.

I am bound to admit, however, that there is some justification for associating night with dissipation. There ought not to be, for after a long day's toil our mental and physical faculties must have suffered some exhaustion, we cannot be at our best either for extracting the full value of pleasure or for guarding against temptation. If hedonists were wise, which of course they never will be, their plan of campaign would be to begin the giddy round after breakfast, to have bibulous orgies with the lark, to set out card tables at the hour of the morning milk, to issue invitations for balls and routs at sunrise, to carouse under the fortifying influences of sunshine. All healthy exercise belongs to the day-time.

Delights of Day.

Under the present system, revellers do not even lengthen their days by stealing the hours of the night. The only result is that they wake up towards noon with heavy heads, swollen livers, bad tempers and a hopeless incapacity for duty or pleasure. Whereas, if they had made merry all through the day, they would have had a fine, long night wherein to sleep off the effects. Why, even play-going only suffers from nocturnal associations. What a far better chance there would be to seize the points in a witty dialogue and appreciate histrionic arts if performances took place in green glades with the orb of day for a foot-light instead of in a cramped, stuffy, unnatural atmosphere where relentless war is waged against Nature and the possibilities of good-nature.

Love and Light.

Did I hear you whisper that flirtation would be impossible in the cold light of day? My dearly beloved brethren, have you tried? I shall despair of ever weaning you from the poisonous breasts of conventionality if you persist in truckling to traditions. I know that it is to the interests of superannuated charmers to impose conditions which facilitate deceit. Take them out to lunch and observe how they always make a bee-line for the seat with its back to the window. I can understand their wearing veils and deprecating sunlight as glare and haunting gloomy places like bats and owls. But the young, the beautiful, the brave have nothing to conceal. The fiercer the light which beats upon their charms the more conspicuous is their triumph. Love was never killed by light, for the hallucinations of warpaint and wigs do not come within the category of Cupid.

No doubt I shall be told that the tender passions require the titillation of the poetry and mystery of night. In the first place, I deny that any effort is required to set human passions ablaze. Either they are so inflammable that the least spark, the gentlest friction, suffices to kindle them, or else they are not worth rescuing from their rorid infrigidation. If kisses and declarations and sheep's eyes and serenades flourish in an eclipse, they can only afford sad, shadowy sensations.

The Magic of the Moon.

When you come to think of it, what is there specially romantic about darkness? I know that most works of fiction derive their popularity from an appeal to our curiosity, and that we should not go on reading them if we could guess what awaited us on the last page. But when we know a garden or an orchard or a river bank quite intimately, it seems childish and absurd to invest it with the charms of dreamland just because an insufficient illumination happens to have concealed some of its features. The slightest reflection should suffice to convince us that no mystery is there.

The Kingdom of Romance is Within.

We can create mysteries for ourselves, of course, if we are gifted with sufficient imagination. We can pronounce fire-flies and glow-worms to be pixies and leprechauns, or describe the moonbeams as the wireless telegraphy of Venus, or interpret the rustling of the winds among the cabbages as a message from Mars. That is the kind of footling nonsense which poets mistake for romance. It has nothing whatever to do with the cycle of the hours. If you choose to wind yourself up to the right pitch of puerility you can stand in a ploughed field at noon and announce that the earth-worms are made of lapis lazuli, that the very flints are love-tokens from on high. You need not wait till sunset to prove yourself a fool.

Good-Night!

I admit that the night can give some points to the day. Nightingales seem cheery little brutes when you do not happen to suffer from insomnia. A night-cap is a soothing beverage after a cold, hard day. You enjoy a sense of repose and a melody of caressing sounds after cockshut. There are picturesque effects among the shadows, as indeed among all noxious and decaying things in Nature. When we were very young, we could compare little stars to diamonds twinkling in the sky. Little stars, quotha!

Dreadful Night.

But nightshade has appropriately been chosen as the name of a poison, nightmare sums up the horrors of the witching time when the powers of darkness run riot. If there were nothing to fear while the sun is absent, we should not trouble to wish one another Good-night.

Apart from superstitious fears, a sense of insecurity creeps over the world after the departure of the sun. I need not explain what deeds of darkness are, but it is significant of the evil influences of the night that murtherers, burglars, all the master-miscreants love darkness rather than light. Other wild beasts also choose this time to come out of their lairs and roar after their prey. No noctambulist is ever so attractive as the creature who takes his joy in God's sunshine. Compare the moth with the butterfly. There is always something uncanny, woolly, glutinous, repulsive about the citizen of dreadful night. There is a scent of vampire in his fur.

Ambrosial Nights.

All the same, I must admit that I have enjoyed many happy nights which have not been given up entirely to repose. Not, of course, the kind of experience which provokes glistening eyes and self-conscious blushes when municipal explorers return to tell of "a night in Paris" or "a night in Brussels" at Whitsuntide. For some mysterious reason or another we cannot help associating wickedness with dark hours spent in strange capitals. But really virtuous people like myself find it just as easy to keep a cool head in remote regions as we do at home. There are not, of course, the same safeguards of public opinion, but I am sure that, if I were in a mood for yielding to temptations, I should not need to stray very far from the sound of Bow bells. I can recall many innocent pleasures in naughty places like Paris and Budapest, lounging lazily among Chinese lanterns in the Bois or the Varosliget. But I admit that the usual nocturnal idea of those places is rather fast and furious than æsthetic.

A Plea for Endless Day.

Science has performed such wonders that perhaps one need not despair of a good time coming when the hours of darkness shall be overcome. We are told of Heaven that there shall be no night there, and I find this an even more powerful incentive to goodness than visions of harps and crystal thrones and houris and happy hunting-grounds. But why need we wait till the next world for the realisation of this dream? Surely sufficient electricity could be generated to illuminate the whole world unceasingly. Think what a glorious addition this would mean to our opportunities of enjoyment and wealth. Why, the very crops would redouble their efforts, and there would never be an instant's intermission in the brightness of our lives.

Mrs. Bull discovers some astounding crimes!

"MRS. BULL" has had placed in her hands some documents of the most remarkable character. They were discovered quite recently amongst papers left in a sealed envelope by an eminent physician—whose name for the present is withheld—and disclose certain dramatic crimes which came to his knowledge in the course of his practice. The amazing and thrilling facts set forth in these astounding documents "MRS. BULL" has decided to give to the world, and the first instalment will appear in her issue on sale Monday, June 19th. We have been favoured with a sight of the manuscripts and it is certain their publication will be one of the sensations of the century. The incidents and plots revealed will be found to surpass the creations of any storywriter of any time. Truth is ever stranger than fiction, and the knowledge that the narratives tell of actual facts lends a zest to the reading that is irresistibly captivating. We advise every reader of "JOHN BULL" to secure a copy of next week's "MRS. BULL" and to commence this new series from the beginning.

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MRS. BULL

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MONDAY, JUNE 19.

OPEN LETTERS, POSTCARDS AND TELEGRAM.

To the Right Hon. Lord Ebury, Moor Park, Rickmansworth.

MY LORD,—I have read with great satisfaction your courageous, out-spoken letter in the *West Herts and Watford Observer*. In these days of dissimulation, it is refreshing to find a man, most of all a peer, who has the courage of his convictions. It appears that you, in common with other inhabitants of your locality, received an invitation to subscribe to Coronation festivities down there. No doubt it was anticipated that so zealous a supporter of Crown and Constitution would welcome the opportunity of signalising his loyalty by a strikingly munificent donation. But this was to forget—what we are all in danger of forgetting nowadays—that we are in the throes of a Revolution. When peers were writing to the *Times* to protest against the heartlessness of dressing up and dancing while the ancient institutions of this realm are being destroyed, it was hardly to be expected that a member of your order should feel in the mood to rejoice and make merry even at the crowning of a King. A moment's thought should have made it clear, as you have done with a fine eloquence, that we must not fiddle while Rome burns. You are good enough to assure us that, if a rate be levied to provide the festivities, you will not go so far as to become a passive resister. At the same time, you have made it clear that you intend to contribute as little as you possibly can. Like some of your brethren who cut down their charitable subscriptions as a protest against the Budget, you feel compelled to deprive your neighbours of all possible enjoyment at this period of national jubilation. But have you reflected that, by doing so, you indirectly demonstrate resentment against your Sovereign, in whose honour the local festivities are being organised? To be quite logical, you ought to keep away from the Coronation altogether, dress yourself up in sackcloth and cover your head with dust and ashes when the great day comes. No forty-shilling lunches for you!

JOHN BULL.

To the Stipendiary Magistrate, Birmingham.

MY DEAR SIR,—I have read with unmitigated disgust of the paltry charge made in your Court by the Birmingham Industrial Co-operative Society against a Handsworth baker named Mold; probably you will recollect the facts. Mold was employed by this Society, and one night he took a small portion of a loaf, valued in the charge sheet at 2d. and by himself at 1d., and put it in his pocket. It is true there is a rule in the works that though the bakers may eat as much bread as they need while upon the premises, they must not take any away with them. Although Mold broke this rule, his offence was surely extenuated, if not excused, by the circumstances in which it was committed. Mold's explanation was that in consequence of the great heat he was unable to eat during the night, that he had four miles to walk to his home after he had done his work, that he had some cheese of his own, and that he took this small piece of bread to eat with the cheese on his way home. Surely a reproof, or at the most a temporary suspension, would have met the facts of the case. For six or seven years Mold had served these people. He was a man against whose character up to this time not one word was to be said. First they dismissed him from his employment. That not being sufficient, they dragged him into your Court, publicly stigmatised him as a thief, and when appealed to by the clerk of the Court, pressed that the case should be heard. It was a cruel, shameful business; and I imagine—at least I hope—the members of the Society will have something to say to the officials who made themselves responsible for so contemptible a charge. I take it that what you thought of the case is represented by your decision, binding over the man to come up for judgment if called upon. Not for a long time have I seen an attempt to blacken a man's character in a criminal court made with so little reason and so little moral justification. The Society has tried to brand this man as a thief on the mere technical breach of a workshop rule. I trust the members of the Society will take an early opportunity of calling to account those who treated this bakery *employé* with such shameful harshness.

JOHN BULL.

To Mr. Alfred Austin, Poet Laureate.

MY DEAR SIR,—I had almost begun to forget your existence, and now, with unexpectedly Gilbertian humour, you claim my attention with a piece of prose. Here, to my great content, as old Pepys used to say, is "The Autobiography of Alfred Austin," in two volumes, almost given away at the price of 24s. nett. Hitherto you had not done very much to arouse my admiration, but I confess that I am now struck dumb with amazement that you should have been able to find enough material about yourself to fill two fat tomes. I learn, however, that you have not only been an unread poet, but actually a Parliamentary candidate; indeed, you tell us that you found it very difficult to decide whether you would devote your genius to politics or to the Muses. As you do not reveal what your choice eventually was, I can only conclude that your hesitation lost you to both. I am sure, however, that you were quite fitted—who indeed is not?—to shine as a party politician, but as the electors thought otherwise, you doubtless found consolation in the domain of literature, where there are no definite laws or rules, and everyone can persuade himself of his own perfections. In ordinary professions there are certain standards of success, like the accumulation of money or the growth of notoriety, but letters are so entirely a matter of conscience or superstition that it is sufficient to capture the laurels of self-satisfaction, and there is always the chance of recognition by the whims of posterity. The turgid productions of Milton only provoked the sneers of his contemporaries, but nowadays we all sing his praises—although, I fear, we do not all read him. Who knows, perhaps Macaulay's New Zealander will erect statues to you near the ruins of London Bridge on the same terms? Meanwhile, as you have had some experience of laureateship, I wish you would tell me, if the request is not too invidious, who is destined to be your successor—Kipling, or Crowley, or Alfred Douglas or Newbolt?

JOHN BULL.

To the Right Hon. Herbert Samuel, P.C., M.P., H.M. Postmaster General.

DEAR MR. SAMUEL,—I note that you have been having a series of ante-Coronation festivities at the old General Post Office in St. Martin's-le-Grand. In breaking up the tables, and the chairs, and the roll-top desks, and cabinets, and other useful and ornamental fittings, to carry out internal alterations for the reception of troops in London during Coronation week, you must have enjoyed yourself thoroughly. What a prodigal riot of fun and frolic! I must tell you, however, that for my part I much regret this intemperate disregard of the national belongings. It would have been a great deal more satisfactory if you had invited a dealer in the antique to step inside and bid you a price for the lot, or, better still, if you had put the things up for auction and sold them to the highest bidder. Government departments in these days have developed an excessive sense of humour in destroying what many people would be glad to buy at a price. Whether this is due to the cheapness of the taxpayers' money, or the facility with which his purse can be cut and emptied, I am unable to say, but to my mind even a Postmaster General is not relieved from common-sense obligations of business. A bill stuck up in the window, "Great Reductions. Government Furniture and Fittings going cheap to-day. No Reasonable Offer refused," would probably have brought a large assembly of bidders for the souvenirs from Coronation visitors. For the future, I must ask you to check your enthusiasm for smashing up the national treasures in your transports of official rapture. You will be good enough to record this instruction on the minutes of your department, and have it signed, countersigned, and indexed with the necessary cross references for the assistance of your colleagues. If I have any further complaints, I shall move in the House to reduce your salary to £400 a year.

JOHN BULL.

John Burns, Local Government Board, London.

Agree your statement Imperial Conference crowded emigrant ships no compensation for empty cradles. But question to answer is why cradles should be filled British babies if emigrant ships have to be filled with British men.

BULL.

THE CONFLICTING FINGER-POSTS.

JOHN BULL: "Well, the only thing to do is to use my own common-sense."

JOHN BULL IN THE CITY.

By VERAX.

Last week was greatly disturbed by the fall in *Consols* in connection with the position of the *Birkbeck Bank*, but now that the trouble is known and proves less serious than was anticipated, the stock markets generally are likely to recover. Amongst the favourable features are a rise of my favourite *Canadian Pacifics* to 249, of *Tin* to £230, and the strength of *American Rails*. *Home Rails* have been neglected, but the July dividends should make them hum again. The monetary outlook is most satisfactory, and should act as a support, while *South Africans* are to have a big rise directly after the Coronation. *Oil shares are* also rallying.

THE BIRKBECK BANK SUSPENSION.

It cannot be said that the suspension of the Birkbeck Bank has come as a very great surprise. The fact is that this institution, very useful no doubt during the 60 years during which it has been working, was no longer up-to-date. It was not really a bank in the sense that it could not compare with any of the great Joint Stock Banks in London, and it is surprising that with the somewhat obsolete programme which it still carried out, it has not come to grief sooner. The reason of the collapse chiefly is that it paid interest on all the money which was left in its custody, while our great banks have the use of very large sums of money without interest and on others they pay only very small interest, when compared with the rate allowed by the Birkbeck. It was all right enough while investments were rising in value, but the fall in gilt-edged securities has hit the company severely, and due provision does not appear to have been made for this. Another drawback was the connection with the Birkbeck Building Society, which again would bring about a lock-up of funds which could not be used at an emergency, while the latest land finance, and the depreciation in property caused thereby, also militated against the success of the Birkbeck. The best thing that can happen to the Birkbeck and its depositors now would be that it should be taken over by one or more of the Joint Stock Banks, and it is satisfactory to find that already the leading Clearing Banks in London have agreed to advance 10s. in the £ to the Birkbeck depositors, and that for that purpose the bank has re-opened its doors. This will mitigate the undoubted hardship which the suspension entails upon many of the depositors who have got the whole of their savings invested. If the company, which has, of course, been honestly conducted, is re-organised, it should be on very different lines, and here I may say that for some time, and especially after the last run on the Bank, I have viewed the position with much anxiety, and to the numerous correspondents who have asked my advice, I have unhesitatingly replied, "Withdraw your money in view of the great uncertainty, and invest it in sound securities." Those who have acted on my advice, and they are many, have reason to feel grateful to me.

THE WOES OF GILT-EDGED SECURITIES—EFFECT OF NEW ISSUE FIASCOES.

The woes of the gilt-edged market would fill a chapter, but I will content myself with just relating the salient points which have led up to the present depression. Undoubtedly, the main reason is the unsettling effect of the Government's financial policy, and the big slice taken out of the amount which should have been devoted to the Sinking Fund for other schemes. Then again, many of the recent new loans have gone very badly, underwriters of the same having to take anything from 80 per cent. and upwards, and thus they have had to realise existing securities in order to meet their new engagements. Forced realisations in connection with the Birkbeck Bank also did their share towards the depression. Above all, the public is getting more exacting every day, and will not look at anything, however gilt-edged, that yields less than 3 per cent. per annum. The effect of these various influences will be found in the course of prices of leading securities, as follows:—

	1910. Lowest.	1910. Highest.	1911. Lowest.	Price, March 6, 1910.	Present Price.
Consols (a.c.)	78⅞	83⅛	79⅛	81 3-16xd	79⅝
Irish 2½ per cent.	76½	81½	77½	83½	80½
Transvaal 3 per cent.	91⅛	95⅝	93⅛	95	93⅛
India 3 per cent.	79⅛	85⅛	82⅛	83⅛ xd.	80⅛
L.C.C. 3½ per cent.	98⅛	101⅝	100⅛	101 xd.	98⅝
Bristol 3½ per cent.	97	101⅛	97	98	98⅛
Sheffield 3½ per cent.	96⅛	100⅛	96⅛	99	97
Metropolitan Water Board	83½	89	85½	86⅛	83½
Cape 3 per cent.	85½	88⅛	84⅛	86⅛	87
Canada 3½ per cent.	98⅛	101⅛	100⅛	101	100⅛
New South Wales 3 p.c.	85	89	86⅛	88⅛	87⅛
Western Australian 3½ p.c.	95⅛	98⅛	96⅛	97⅛	97⅛
Johannesburg 4 p.c.	98⅛	101⅛	99⅛	100	100

Really, when one looks at these prices, it seems that holders of gilt-edged securities have fared no better, from the capital point of view, and perhaps even worse in comparison, than shareholders in the most speculative enterprises, while, moreover, they have had to be content with comparatively small returns. However, those who prefer to confine their attention to the really safe securities cannot do better than, say, in Irish Lands, of which it is understood that no more will be publicly issued; India 3 per cent.; and Colonial Loans. Amongst the latter, Western Australian issues are still the cheapest. There is, too, nothing to say against investment in British Corporation stocks, except that their market is a comparatively narrow one, while Home R'way Prior Charges have been much favoured of late. It is also a point of some importance that the gilt-edged market will probably be given a rest for a time, apart from an issue of something like ten millions of London County stock and a possible New Zealand loan.

THE FATE OF RECENT ISSUES.

It cannot be said that recent new issues have all gone well, the reason for which is no doubt that a number of more or less doubtful concerns have been offered, and it must be admitted that amongst these are various second-rate Canadian, or Canadian-promoted concerns, which stand at a discount now, although, of course, there have also been some good Canadian issues. There is, undoubtedly, a danger in going into these second-rate new issues, as if promoters continue to offer these stocks, there may, in the not far distant future, be a total if temporary collapse. Some of the latest issues have met with a very bad reception. For instance, the San Antonio Land Bonds, of which the underwriters had to take 97½ per cent., have dropped to 5½ to 4½ discount. The underwriters have also had to take 75 per cent. of the Associated Cement Five per Cent. Second Debentures, but that is after all a sound stock, which should in time go to par or a premium again. I herewith give a list of recent issues, together with the present quotation:—

	Interest Per Cent.	Issue Price.	Present Price.
Associated Cement 2nd Debentures	5	94	1 dis-par.
Anglo-Russian Bank	—	5	5-16-1-16 dis.
B.A. Central 5 per cent.	5	90	2½-2¾ pm.
Bahia-Blanca and N.W. 4½ per cent., 2 debs.	4½	97	¼ dis-¼ pm.
Brit. Colonial Elect. Rly. 4½ per cent. debs.	4½	100	2⅛-2⅜ pm.
Brit. Columbia Elect. Rly. 4½ per cent.	4½	100	2⅛-2⅜ pm.
Brazilian 4 per cent.	4	92	⅛-⅜ pm.
Brazil Railway 4½ per cent.	4½	85½	¼-1 pm.
Canadian Cottons 5 per cent. Mort.	5	94	3-2 dis.
Canadian Northern 5 per cent. Inc. Debs.	5½	98½	¼ dis-¼ pm.
Canadian Northern 3½ per cent. Debs.	3½	94½	¼ dis-¼ pm.
Canadian Steel Founderies 6 per cent. Bonds	6	102	102½-103½
Central Argentine £10 shares	—	10	7-16-9-16 pm.
Central London 4½ per cent. Pref.	4½	100	11-12 pm.
Chilian 5 per cent.	5	98½	3¼-4¼ pm.
Cockshutt Plow 7 per cent. Pref. shares	7	£20 11s. 6d.	¼ dis-¼ pm.
Columbia River Lumber 5 per cent. Debs.	5	89	3½-2½ dis.
Cuban Ports 5 per cent.	5	97½	¼ dis par.
Cuban 4½ per cent.	4½	98¼	¼-1 pm.
Edward Lloyd 5½ per cent. Pref.	5½	1	10½d.-15.4½d.pm.
Grand Trunk Pacific 4 per cent. Debs.	4	92	¼-½ pm.
Havana Terminal 5 per cent.	5	100	7-7½ pm.
Helsingfors 4½ per cent. (1911)	4½	97	par ¼ pm.
India 3½ per cent.	3½	96	⅝-¾ dis.
Lake Superior Paper 6 per cent. 1st Mort.	6	97	4-3½ dis.
London Electric Railway 4 per cent. Pref.	4	82½	1½-2 pm.
Manaos Harbour 5 per cent. Deb.	5	93⅛	1 dis-par.
Mexican Northern Power 5 per cent. Bonds	5	90	1½-1 dis.
Mississippi River Power 5 per cent. Bonds	5	—	1 dis-par.
Mogyana Railway 5 per cent. Bonds	5	100	¼-1 pm.
Newport, Mon., 3½ per cent.	3½	96½	1¼-1½ dis.
Norway 4 per cent. (1911)	4	100½	1-¼ dis.
Pleotas City 5 per cent.	5	93⅛	¼-½ pm.
Port of London 3½ per cent.	3½	91	1⅛-1¼ dis.
Quebec 4 per cent. Debs.	4	100½	1-¼ dis.
Queensland 3½ per cent.	3½	97⅛	⅛-⅜ dis.
Rio de Janeiro Trams 5 per cent.	5	95	1-2 pm.
San Antonio Land	6	99	5½-4½ dis.
Seaboard Air Line Railway 4 per cent. Bonds	4	86⅛	86⅛-87⅛
St. Paul and Kansas City 4½ per cent.	4½	94	2⅛-¼ pm.
Vancouver 4 per cent.	4	100½	1⅛-¼ dis.
Winnipeg 4 per cent.	4	100	⅛-⅜ dis.

Such stocks as Buenos Ayres Central Debentures, Bahia Blanca, and British Colonial Electric Debentures are, of course, always received favourably, and so are high-class industrials, like Edward Lloyd Prefs. Then again, Havana Terminal Five Per Cent. are a gilt-edged security, and, after all, Vancouver and Winnipeg are cities whose credit is bound to rise with the remarkable progress they are making. Columbia River Lumber Debentures were badly received, and so was Lake Superior Paper, which is not surprising. The highest-class stock recently offered was Central London 4½ per cent. Prefs., which are now at 11 to 12 prem.

In addition to the various important new Government Loans now appealing to the public, such as the Chinese and the Persian Loans, preparations are in progress for a new Greek Loan, and for emissions by Argentina, Chili, and possibly Brazil. There is also a talk of a number of Colonial and Foreign Corporations being on the war-path. Thus,

the existing securities will have more competition from such new issues.

WARING AND GILLOW RECONSTRUCTION.

I have received a good many enquiries as to what debenture-holders in Waring and Gillow should do in respect to the provisional scheme of reconstruction, which had been drawn up by Mr. A. W. Tait, the receiver and manager of Waring and Gillow. After much consideration, I cannot help expressing the opinion that some such scheme is the best solution of a very difficult problem. The alternative would be the realisation of assets and the closing of the premises now occupied, and as this would involve very heavy loss to the debenture stock-holders, it would be far worse for them than the scheme by which they will apparently recover the greater part of the amount invested in the company. The sacrifices imposed upon the other classes of investors interested are severe. The deferred share capital of £550,000 is to be extinguished. The half a million of 6 per cent. preference shares is to be reduced to £100,000 in 6 per cent., but not cumulative, and the £700,000 of preferred ordinary are to be reduced to 70,000 ordinary. This wipes out altogether £1,580,000 of share capital. On the other hand, £800,000 of new debenture capital is to be created. Then, again, there is no doubt about the high reputation of the business, which makes the goodwill very valuable, and that would be lost if the company was to be merely wound up. That this would, as Mr. Tait says, "be of great value if the business is placed on a sound basis," goes without saying. It is, therefore, Hobson's choice for the debenture holders, and the best thing they can do is to give their assent at the meeting to be held to-day (Thursday). They certainly should not listen to any of the touts who are endeavouring to work up an opposition.

RUBBER PAYING THE PENALTY OF OVER-SPECULATION—HOLDERS SHOULD NOW SIT TIGHT.

The Rubber market is paying the penalty of over-speculation with a vengeance, but there is little doubt but that the fall in rubber and rubber shares has been altogether out of proportion to the actual volume of sales. Holders of rubber shares bought at high prices have my profoundest sympathy, and the best advice I can give them at the present juncture is to sit tight, and not play into the hands of the "Bears" by sacrificing their holdings at the unduly low level of values, such as *Linggis* at 40s. 3d., *Anglo-Malay* 17s. 9d., *Highlands* 4½, *Consolidated Malay* 18s. 3d., etc., deprecated. Although the directors' reports of the various leading companies have fallen quite flat, those of the rank-and-file, where unfavourable, have reacted to the detriment of the shares concerned. This applies chiefly to the *Mabira Forest* directors' report, which shows a miserable 2½ per cent. dividend for the past year, as compared with 10 per cent. for the preceding period. This has been obtained from an area of no less than 150 square miles, and some shareholders are of opinion that no dividend should have been paid at all. This company was launched with a great flourish of trumpets in August, 1906, but so far it has been a case of promises *versus* performances. Is not the management largely to blame for the present state of affairs?

By the way, the current issue of the *African World* has a very interesting article on the *Tirucalli Rubber Concessions*, to which I have already referred. My contemporary expresses the view that through this company Natal is destined to become, with the exception of South America, one of the largest producers of rubber in the world—rubber, too, which is expected to fetch four-fifths of the price ruling for fine Para. The concessions acquired from the Natal Government contain something like 10 to 12 million Tirucalli trees, and huge profits were forecasted.

OILS AS BADLY OFF AS RUBBERS—EXCEPTIONALLY PROMISING POSITION OF CHELEKENS.

From the market point of view, Oil shares are as badly off as Rubbers, with this distinction: that while the former have still to have their boom, the latter have apparently already seen their best days. The maintenance of the *Shell Transport* dividend has not helped these shares, which are down at 90s., while the continued shrinkage in the output has depressed *Spies* to 34s. 3d. The Maikop group has been flat, *Maikop Victory* falling to 5-32 premium on realisations before the Special Settlement, while *Black Seas* are down at 1⅜, *Maikop Pipeline* at 21s. (after touching 30s. 3d.), etc. All these Maikop shares, however, are now hardening, and should rise to a higher level again. The "Bears" of *Oil Trust of Galicia* have been badly squeezed at the Special Settlement, and these shares are still at 4, after having touched 4½. Good buying has been in evidence in *Ural Caspians*, putting the price up to 1 7-16, and some of the orders have been for 10,000 shares at a time. It is now the turn of *Chelekens Oilfields*. These shares have already improved to 1⅝, but this by no means represents the limit of their expansion in view of the latest developments on the property, well No. 3 having become a colossal oil fountain, and thus promising a huge production as soon as it has been cleaned, while well No. 2 is producing on a large scale. The *Egyptian group* has been weak.

SOUTH AFRICAN MINES—GOOD TRANSVAAL OUTPUT—POSSIBILITIES OF RHODESIANS—RISE IN BARRIERS.

I have reason for stating that the recent improvement in Kaffirs was not engineered from London *viâ* Paris, but that it emanated directly from the influential French group identified with the *Central Mining and Investment Corporation*, and that it was dictated by a desire to pick up cheap stock before the upward movement really set in. I have reason to believe, however, that a recovery in *Rhodesians* will be given preference. In fact, it may be a month or two before *Kaffirs* are able to let themselves go; by that time there will be a great improvement as regards working costs on the Rand. Meantime, the mines are undoubtedly making solid progress, and the May gold output constitutes a fresh record, viz., 685,951 ozs., an increase of 18,237 ozs. upon April, while the decrease of less than 4,000 in the number of natives was no worse than had been expected, having regard to the time of the year. Now it remains to be seen what the coming half-yearly dividend announcements will do for the market. *Rhodesians* are in the most interesting position, and there is really no reason for the alarmist views which have been expressed in some quarters regarding the position of the *Giant Mines*, especially when it is remembered that this company has very substantial ore reserves. Developments, too, on such mines as the *Lonely Reef*, *Hay*, and *Cam and Motor* are all that could be desired, and therefore it should be only a question of a short time when the Rhodesian market comes into its own again. *Shamva Mines* have just taken a jump to 4½, and *Rhodesia X* are 2 3-16 bid. The *Broken Hill* group has had a little boomlet on its own, especially *Block 10* at 2, and *British Broken Hill* at 29s. 6d., on the important discoveries reported from both mines of late. A low-priced share which undoubtedly offers great attractions amongst the Barrier group is *Broken Hill South Extended*. The price is about 4s., and the prospects of the undertaking may be gauged by the important statement which has just been made, to the effect that the Murex Magnetic Company have undertaken to provide the funds necessary for further development, and for the installation of an up-to-date treatment plant. The Murex Company has already paid over £10,000 on account, while the mine, it is stated, is opening up remarkably well, and promises to be one of the richest propositions at Broken Hill. A second official account has now been issued by the Ontario Government Department of the Porcupine gold area, according to which the branch line of the Temiskaming and Northern Ontario Railway is expected to be ready for operations by midsummer this year. The shares of the *Ontario Porcupine Goldfields Development Company* are up at ⅜ pm.

NEW ISSUE.

J. LYONS AND CO., LTD.—ISSUE OF PREFERRED ORDINARIES.

This company has now issued its prospectus of the new capital to be raised in the form of an issue of 331,300 £6 per cent. preferred ordinary shares of £1 each, being the remainder of 400,000 shares of that class. The issue is offered at £1 2s. 6d. per share, but the shares do not confer any further right to participate in profits or assets. They are, however, extremely well secured. In each of the last three years the ordinary shareholders have received in dividends and bonuses 42½ per cent., the amounts so distributed for the last year being £151,300, while that for 1910 was exactly the same, and for 1909, owing to the capital still being smaller, £140,675. There has been set aside also for depreciation for the last year £79,385, and for the previous year £72,946, which is in addition to the yearly sums having been set aside ever since the formation of the company. The company has also a reserve of £500,000, which is employed in the business, while again the goodwill of the company stands in its books at the nominal sum of £39,189. This is a very small amount considering that this is, as the prospectus states, probably the largest business of refreshment caterers and contractors in the British Empire, and, indeed, one of the most prosperous and best-managed undertakings in this country. The subscription list will close for London on or before Thursday, 15th inst., and for country, on Friday, the 16th inst.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing inquiries must be addressed to the City Editor, JOHN BULL, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subject inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

PEARSON, HUGGINS AND CO. (1911) LIMITED.—E. P. (London).—I advise you not to apply for shares. Better leave them to the Chief Constables.

£100 INVESTMENT.—COFFEE.—What you require has been forwarded. He will explain the whole procedure to you on application.

BALCOBO TIN MINES.—K. X.—You should not take any notice of an obscure publication run by an outside stockbroker. It is an excellent investment, and the shares are dealt in at par to a small premium.

CORNISH MINES.—REFEREE.—There is no market for either of these shares. In fact, the concerns seem to be dead, as there is no longer any mention of them in the usual books of reference.

NATIONAL DICTOGRAPH OF U.S.—WEST INDIES.—I cannot tell you anything whatever about this concern, regarding which no information is available here. At the same time, I should not care to put any money into it.

CALCUTTA SWEEPSTAKE.—M. G. (Kent).—The drawing took place on the Saturday before the Derby, and it is, therefore, too late.

KAFFIRS.—H. F. V.—The best of the shares mentioned on your list are East Rands, New Kleinfontein, Langlaagte Estate, and Randfontein Central; but I wish to point out particularly that the higher the yield the greater the risk, especially in gold mining. Therefore, I must leave it to you to use your own judgment, under the circumstances. Why not put, say, half the amount into these shares, and the balance into five per cent. securities. In this way, you could obtain a good average return, and minimise the risk.

INVESTMENT.—F. B.—Having bought these bonds some time ago, you must have a substantial profit, and you might reduce your holding, as it is never advisable to put all one's eggs into one basket. The following further selection of sound securities should suit you:—Irish Land 2½ per cent., at 83⅜; London County three per cent., at 88; Eastbourne 3 per cent., at 86; Western Australian 3½ per cent., at 96; Great Central Railway 1872 per cent. Preference, at 119; Canadian Pacific 4 per cent. Preference, at 104; B.A. Great Southern Railway 4 per cent. Preference, at 119; and J. Lyons and Co. 4½ per cent. Debentures, at 107.

MINING SHARES.—ANXIOUS.—The best of your holdings are Nos. 4, 5, and 6, which should be averaged as soon as a turn for the better comes in Mines. The others should be disposed of as opportunity offers.

ACCIDENT.—E. H. G.—All the accident policies contain the proviso that immediate notice, not longer than a day or two, must be given of the accident. It is a great pity that you have not done so, as I am afraid that you have lost your claim. You might, however, apply to the company, and throw yourself on their mercy.

VARIOUS.—B. C. J.—(1) Of course you must accept the shares, having bought the same. They are a fair holding amongst low-priced descriptions. (2) I do not like these shares, but there is no option now but to hold them.

RESPONSIBILITY FOR FOUNDERS' SHARE.—J. B.—As you have not applied for these shares, they have simply been sent to you in the manner of an advertisement, and I do not think you need trouble about the matter.

RUBBERS.—DAN (Edinburgh).—This concern is so obscure that it is not even mentioned in the latest rubber works of reference, and there is, of course, no market in the shares. When going into rubber shares, it is eminently advisable to confine attention to the marketable shares. SCOTIA.—This company appears to have fair prospects, but it has not yet entered the dividend stage. From that point of view, I would prefer, for instance, Linggis and Anglo-Malay, although even in their case you would have to take the chance of further fluctuations. W. C.—It was wrong of you, in your position, to put so much of your capital into highly speculative rubber shares. Those in question are distinctly promising amongst the low-priced group, but, of course, they are affected by the general fall in the market, and there is no option now but to hold the same. DOWNING.—You must, of course, pay the call, unless you can prove misrepresentation, and that is usually a very difficult thing to do. I cannot say that I like the concern. SPECULATOR.—No option but to hold these shares. In fact, I doubt if you could sell if you wished, to, as there seems to be no market. SIMPLETON.—You must pay the call, whether you forfeit the shares or not. R.—If you can sell, do so, but I am afraid you will find this a difficult task, as the shares have apparently dropped out of the dealings for the present. E. C. J.—I think, at 1s 6d., Island Para are preferable.

CANADIAN CONCERN.—J. W.—I cannot tell you anything about the concern in question, but I strongly advise you to place yourself in communication with the office of the High Commissioner for Canada, 17, Victoria Street, London, S.W., who will look after you properly.

VEREENIGING.—IRONOPS.—These shares have declined in sympathy with most other South Africans, and I cannot advise you to sell now. In fact, there is always a prospect of a good recovery when the market generally takes a turn for the better.

INDUSTRIALS.—PROBUS HALL.—(1) I do not like the concern, and there is no market for the shares. Nor has any information been published since the issue of the prospectus. (2) You can do better in Home Industrials; Canada is overdoing the capital-issue business. C. A. M.—This appears to be a fair Industrial proposition, and the £1 shares are quoted 1½. You should always remember, however, that it is not advisable to load oneself up too much with the shares of any one particular undertaking, especially if, as it is in this case, of a speculative character.

PREMIUM BONDS AND AMERICAN MINING SHARES.—LADYSMITH.—The Premium Bonds you name should be worth holding, provided you are satisfied with a small return, and with the chance of getting the bonds drawn. If you wish it, I can send you the name of a foreign banker in London, who makes a speciality of these. (2) Neither of these mining shares are dealt in on this side, and I should not like to express an opinion. It would, in any case, be difficult to sell them here.

CHARTERED AND WILLOUGHBYS.—MOOR.—(a) You should decidedly hold your Chartered shares. There is every prospect of a very considerable rise within the next few months, and the limit which you mention should well be reached. (b) The time for entering the Rhodesian market is now, and Willoughbys are very promising. It is no use to wait until the rise has come, which you may expect in the course of this month.

BEMBESI DISTRICT GOLD CLAIMS, LIMITED.—H. C. G.—This company was dissolved on February 25th, 1910. It certainly seems strange that you have not heard from the Liquidator anything about the surplus funds which may have been available, and in any case you ought to have received a report. There is nothing, moreover, in the books of reference, and as you name the former directors, I give you the address of Henry Partridge, 5, London Wall Buildings, and Castle Hill, Bletchingley, Surrey. This is the only address available.

HOME RAILS.—B. C. B.—You will find it preferable to put the money into stocks which are readily marketable. From that point of view I would prefer Great Western and North-Eastern. If, however, you require stocks giving a fixed yield, you might invest in Great Central 4½ per cent. First Preference, at 114, and in Furness A 4 per cent. Preference, at 95.

OBSCURE CONCERNS.—C. E. (Kingston).—Both are quite obscure concerns, about which very little reliable information is available. I do not recommend investment in either.

ZINC CORPORATION.—G. H. M.—You paid far too high a price both for the Preference and Ordinary shares. There might be a recovery from the present level when the new deal is consummated, but I doubt whether the Preference will ever reach your level again, and these should be sold when a favourable opportunity offers.

FOUR INVESTMENTS.—FARMER.—The four stocks in question are good holdings of their kind, and you can safely lock them up for a few years. I do not know anything about the Stores shares in question, and should not advise a purchase.

RASUTO G.M.—R. J. W.—Unless you can prove misrepresentation, always a difficult thing, you are compelled to pay up the remaining calls, whether you forfeit the shares or not. I agree with you in your estimate of the prospects of the concern.

NEWSPAPER SHARES.—C. L. S.—What you require has been forwarded in your envelope.

JOHNNIES, ETC.—RAVENSTOS.—(1) The dividend announcement is expected any day, so that it would be futile for me to hazard a guess now. (2) If you have a profit, take it.

CANADIAN FARM.—H. E. Y.—I regret that I cannot undertake to put you into communication with such people. Your best plan will be to advertise in the daily press, when you will no doubt get plenty of replies, from which you should be able to select a suitable purchaser.

NIGERIAN TIN.—AGRICOLA.—You have to be careful to pick the wheat from the chaff in these Nigerian Tin ventures. I believe the concern has fair prospects, but it is a pure speculation, and be careful you do not load yourself up too much. But why not go into sound gold mining propositions instead? The latter, at any rate, have not to fear a possible fall in the value of their product.

CORPORATION.—WALLYPUG.—Half a loaf is better than none, and I think that it would be advisable to make the change of investment in question before the Corporation loses still further ground. The question of a call being made has always to be borne in mind in the circumstances.

OIL SHARES.—CALCUTTA.—London and Maikop Oil shares should be held for a recovery, in sympathy with the rest of the Maikop division. T. K.—Put the money into Maikop Victory, Black Sea Ordinary, and Cheleken Oilfields.

OUTSIDE BROKERS.—A. B. C. (Houghton-le-Spring).—Both are outside brokers of shady reputation, and I strongly advise you to have nothing to do with them. You should deal with a member of the Stock Exchange. DELTA.—Both papers are circulars issued by outside brokers, and I should not think that they are suitable to place in the position of mentor. There is a good deal of competition in motor cab shares, and I do not suppose that the shares mentioned will improve for the present. INDIA RUBBER.—What you require has been forwarded to your friend in the envelope. MAN OF KENT.—You should have nothing to do with the Birmingham people in question; they are outside brokers who are not paying up. HALL MARK.—1 and 2 are outside brokers of an undesirable character. (3) Impossible to tell. (4) Tarred with the same brush. (5) Ditto. Of course these kind of people do not disclose the names of the members of the firm. (6) Respectable brokers, members of the Stock Exchange, who always buy the shares from another firm and deal with you. Outside brokers do not buy on your order and run against you. (7) Write to Messrs. Effingham Wilson, of Threadneedle Street, who are publishers of this kind of book. (8 to 11) What you require has been forwarded. Members of the Stock Exchange are subject to rules of the committee, and there is every guarantee. I am afraid you will not get the money from the outside brokers with whom you have been dealing. T. W. P.—The circulars you send me all originated from doubtful outside brokers, and I strongly advise you to have nothing to do with any of them.

INVESTMENT OF £100.—AN ARTISAN.—For the investment of this sum, you might place £100 in Western Australian 3½ per Cent. Registered Government stock, which would yield you about 3⅜ per cent., and the other £100 in Preferred Ordinary Home Railway stocks, yielding about 4½ per cent. Your stockbroker will be able to advise you and see to the whole of the investment.

INSURANCE REPLIES.

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

IRISH PROVIDENT ASSURANCE CO.—POLICY HOLDER (Dublin).—You should continue payment of the premiums. If the scheme does not go through, they will be returned to you. As to the scheme itself, it seems to us a good one with this reservation, that we are not sure that the suggestion that the £20,000 required as deposit to enable the company to do life business ought to be taken out of the assets of the late company. We are inclined to think that the proper way would be to bring in fresh capital to meet the deposit requirement, and we should like fuller information as to whether the existing assets of the company are adequate to the business it proposes to conduct. It has a capital organisation, and a large premium income, and presumably the eminent actuaries consulted are satisfied upon the points we name, but they are matters of importance upon which fuller information is desirable.

NATIONAL BENEFIT TRUST, LTD.—W. G. C. (Chester).—The answer to your first question is in the affirmative, to your second in the negative.

SUNDRY POLICIES.—E. D. (Sandown).—The policies are quite genuine.

LAW CAR AND GENERAL INSURANCE CORPORATION.—F. M. G. (Falmouth).—We are afraid you will have to pay the calls, but there may be something in the point you raise, and you should consult a solicitor.

THE GUARANTEE SOCIETY.—E. S. (Albemarle St.).—If the authorities of the Society decline to answer your question, we cannot make them do so, and we are not certain that it is of a nature to require an answer from the Society.

NATIONAL OLD AGE PENSION TRUST.—E. D. (Doncaster).—Your experience is much as might have been expected. We have frequently warned our readers to have nothing to do with this so-called Trust.

NATIONAL BENEFIT TRUST.—E. R. (Swansea).—We fear we cannot help you. What the Trust has to do is to carry out its contracts, and you do not suggest that in your case it has not done so.

THE BRITANNIC ASSURANCE COMPANY.—F. D. B. (Birmingham).—It is impossible for us to know whether the statement you make as to the treatment of the three girls is correct or not, and without proof we could not think of assuming them to be so.

LONDON AND PROVINCIAL ASSURANCE CO.—J. S. (Rathowen).—Our information is that the company has been making satisfactory progress, but recently there have been some internal disturbances which may or may not prejudicially affect it. The scheme for amalgamation with the Irish Provident has fallen through.

BRITISH UNION NATIONAL INSURANCE CO., LTD.—POLICY HOLDER (London).—It is a new company, which has had its difficulties, but our information is that it is now under better management.

NATIONAL GENERAL INSURANCE CO.—A. J. R. AND CO.—We really do not see anything to be suspicious about. The explanation of the manager seems reasonable enough. We return policy and letter.

PEARL LIFE ASSURANCE CO.—A. R. (Llandudno).—The company would seem to be acting within its rights, and if so, you are helpless in the matter.

A Copy of this Prospectus has been filed with the Registrar of Joint Stock Companies.

NO PART OF THIS ISSUE HAS BEEN OR WILL BE UNDERWRITTEN.

This Subscription List will open on Wednesday, the 14th day of June, 1911, and close for London on or before Thursday, the 15th day of June, 1911, and for Country on Friday morning, the 16th day of June, 1911.

J. LYONS & COMPANY LTD.

Incorporated under the Companies (Consolidation) Act, 1908.

SHARE CAPITAL . . . £1,300,000

DIVIDED INTO

500,000 5% Cumulative Preference Shares of £1 each, all of which have been issued:
400,000 6% Preferred Ordinary Shares of £1 each, of which 68,700 Shares have been issued; and
400,000 Ordinary Shares of £1 each, of which 356,000 Shares have been issued.

DEBENTURE STOCK.

£300,000 £4% Debenture Stock, all of which have been issued.

£250,000 £4 10 0% Debenture Stock, of which £125,000 have been issued.

PROVINCIAL DEBENTURES:

(The liability of which was taken over when acquiring the undertaking of CEYLON CAFE CO. LIMITED.)

First Mortgage Debentures	£4 10 0%	£54,208 10 5
Second Mortgage Debentures	£4 10 0%	£30,000 0 0

Issue of 331,300 £6% Preferred Ordinary Shares of £1 each,

Being the remainder of the above-mentioned 400,000 Shares of that class.

The present issue is offered at £1 : 2 : 6 per Share, payable as follows:

	£.	s.	d.
On Application		2	6
On Allotment (including the Premium of 2/6 per Share)		5	0
On the 30th September, 1911		7	6
And the Balance on the 30th day of December, 1911		7	6
	£1	2	6

Or the whole may be paid up in full on allotment and interest at the rate of £3% per annum will be allowed on instalments paid in advance from the date of payment until the due dates respectively.

The Preferred Ordinary Shares carry a fixed Preferential Dividend at the rate of £6% per annum on the capital paid up or credited as paid up, payable as regards each year, out of the profits of that year, and ranking for dividend next after all Preference Shares which have been heretofore or may hereafter be created or issued, and ranking, as regards capital, to the extent of the amount credited as paid thereon but not further, *pari passu* with the Ordinary Shares, but do not confer any further right to participate in profits or assets. They do not confer on the holders the right to attend or vote, either in person or by proxy, at any General Meeting of the Company, nor to have notice of any such Meeting unless the dividend on them or any part thereof is, and so long as it is, in arrear for twenty-eight days after the 31st day of August in any year; nor do they qualify any person to be a Director of the Company.

The Calculation for the first payment of dividend on these Shares will be made as from the due date of payment of each instalment.

The Company is at liberty from time to time, without notice to or consent of the holders of the £6% Preferred Ordinary Shares for the time being issued, to create and issue further £6% Preferred Ordinary Shares ranking in all respects *pari passu* with the 400,000 £6% Preferred Ordinary Shares of which the present issue forms part.

DIRECTORS.

SIR JOSEPH LYONS, D.L. }
ALFRED SALMON }
ISIDORE SALMON } *Managing Directors.*
HARRY SALMON }

J. BROWNE-MARTIN MONTAGUE GLUCKSTEIN CHAS. W. OATLEY
I. GLUCKSTEIN ALBERT M. MARKS G. W. BOOTH

SOLICITORS TO THE COMPANY.

Messrs. BARTLETT & GLUCKSTEIN, 199, Piccadilly, W.

BANKERS.

PARR'S BANK LIMITED, 4, Bartholomew Lane, E.C., and Branches.

BROKERS.

Messrs. JOHN PRUST & CO., 37, Throgmorton Street, London, E.C., and Stock Exchange.

AUDITORS.

Messrs. TURQUAND YOUNGS & CO., 41, Coleman Street, London, E.C.

SECRETARY & REGISTERED OFFICE.

GEO. W. BOOTH, Cadby Hall Kensington, London, W.C.

PROSPECTUS.

The Company was formed in April, 1894, to acquire the business and property of a previous Company called J. Lyons and Company Limited, and to carry on the business of Refreshment Caterers and Contractors, and other businesses, as set out in the Memorandum of Association. Its business is now probably the largest of its kind in the British Empire.

The object of the present issue is to meet current liabilities, and, amongst other things, to provide further working capital for the growth of the Company's undertaking.

The following are amongst the allocations of Profits for the past 10 years:—

Year.	Paid to Ordinary Shareholders in Dividends and Bonuses.	Paid Interest on 5% Preference Shares.	Paid Interest on 6% Preferred Ord. Shares.	Paid in Debenture Interest.	Set aside for Depreciation.
1902	£86,250 = 28½%	—	—	£4,665	£21,313
1903	£93,000 = 30%	—	—	£12,000	£22,587
1904	£96,099 = 30%	—	—	£12,000	£29,554
1905	£99,300 = 30%	£8,333	—	£13,406	£36,722
1906	£107,575 = 32½%	£8,333	—	£17,625	£42,293
1907	£107,575 = 32½%	£19,807	—	£17,625	£50,177
1908	£107,575 = 32½%	£16,666	—	£17,625	£58,051
1909	£140,675 = 42½%	£25,000	—	£17,625	£67,452
1910	£138,300 = 42½%	£25,000	£1,268	£21,481	£72,940
1911	£131,300 = 42½%	£25,000	£3,462	£21,472	£79,385

The Company has a reserve of £500,000, which is employed in the business.

The goodwill of the Company stands in its books at the nominal sum of £39,189 10s.

The rights of voting at meetings of the Company conferred by the several classes of shares in the capital of the Company, are as follows: On a show of hands, every member present in person has one vote, and upon a poll, every member present in person or by proxy has one vote for every share held by him; but the 500,000 Preference Shares and the 400,000 Preferred Ordinary Shares do not confer on the holders the right to attend or vote, either in person or by proxy, at any General Meeting of the Company; nor to have notice of any such Meeting, unless in the case of the Preference Shares, the dividend thereon or on any part thereof is, and so long as it is, in arrear for twenty-eight days from the 1st of June, and the 1st of December in each year, and in the case of the Preferred Ordinary Shares, unless the dividend or any part thereof is, and so long as it is, in arrear for twenty-eight days after the 31st August in any year. At any Meeting, in case of an equality of votes, both on a show of hands and at a poll, the Chairman has a casting vote.

The minimum subscription on which the Directors may proceed to allotment is the total number of Shares now offered for subscription.

Of the 400,000 present authorised number of the £6% Preferred Ordinary Shares, 33,100 were allotted as fully paid in satisfaction of a sum of £33,100, part of the divisible profits shown on the report and balance sheet for the year ending 31st March, 1909, and thereby set aside for further dividend as therein mentioned in the manner provided by a resolution of the Company passed on the 29th June, 1909. A further 35,600 of shares of the same class were similarly allotted as fully paid in satisfaction of £35,600 part of the divisible profits shown on the report and balance sheet for the year ending the 31st March, 1910, and thereby set aside for a Bonus as therein mentioned in the manner provided by a resolution of the Company passed on 9th June, 1910. Other than such two allotments, no shares or Debentures of the Company have been issued within the two years preceding the date of this prospectus, and no commission for subscribing, or agreeing to subscribe or procuring or agreeing to procure, subscriptions for any shares in or Debentures of the Company has been paid within the two years preceding the date of this Prospectus, nor has any payment been made within such two years or is any payment intended to be made to any promoter.

Numerous contracts have been entered into in the ordinary course of business. The Company has, either by itself or a nominee, entered into the Contracts specified in the Schedule hereto for purchasing, taking on lease, or acquiring property, which purchase, lease or acquisition has not been completed at the date of this Prospectus.

The only Contract other than the above-mentioned which is deemed to be material is a Contract of Guarantee dated the 23rd March, 1910, between the Company and Parr's Bank, Ltd.

Application will be made to the Committee of the Stock Exchange for a settlement and official quotation of the Shares in due course.

Copies of the Memorandum and Articles of Association of the Company and of the Contracts herein mentioned, and of the Company's last balance sheet, can be seen at the offices of the Company's Solicitors, Messrs. Bartlett and Gluckstein, 199, Piccadilly, London, W., between the hours of 11 and 4 on any day on which the subscription list is open.

In the event of there being no allotment made, the deposit will be returned in full, and where the number of Shares allotted is less than those applied for, the available balance will be appropriated towards the payment due on allotment, and any excess will be returned to the applicant.

Failure to pay any instalments when due will render the allotment liable to cancellation, and the previous payments to forfeiture.

A brokerage of threepence per share will be paid upon shares allotted pursuant to application forms marked with the name of a Stockbroker.

Applications should be made on the form accompanying this Prospectus, and forwarded with a remittance of the amount payable on application to Parr's Bank Limited, Bartholomew Lane, E.C., or any of its branches.

Prospectuses, with forms of application, can be obtained at the offices of the Company, or its Brokers, Bankers or Solicitors.

Dated the 12th day of June, 1911.

THE SCHEDULE ABOVE REFERRED TO.

An Agreement dated 28th August, 1903, for reversionary underlease of the premises, 94, New Bond Street, London, the Lessors being Stephen Soames, of Hall Grove, Bagshot, Surrey; William Aldwin Soames, of 12, Coleman Street, London, and Arthur Wellesley Soames, M.P., 18, Park Crescent, Portland Place, London, at the yearly rent of £1,150, commencing from the 25th December, 1926. An Agreement dated 28th July, 1909, for purchase of freehold premises, 1 to 13, Slater's Cottages, Nos. 27 to 49 (odd numbers) and Nos. 18, 20, 22, 24, 26, 28, 32, 34 and 36, Brook Green Place and Nos. 84 to 98 (even numbers) Hammersmith Road, and two plots of land adjoining Nos. 28 and 32 Brook Green Place and such estate as Vendor has in site of Brook Green between 27 and 49, and 18 and 36, Brook Green Place, all in County of London, the Vendor being Rev. Richard Johnson Walker, Little Holland House, Melbury Road, Kensington, for the consideration of £27,000. An Agreement dated 14th April, 1910, for lease of part of ground floor and whole of the basement of 74, Bull Street, Birmingham, and a room at rear of the first floor, the Lessor being Charles Frederick Price, 1, Waterloo Street, Birmingham, at the yearly rent for first 7 years of £550; second 7 years, £610; third 7 years, £670; fourth 7 years, £730; fifth 7 years, £790; to commence from date of vacant possession. License and Agreement dated 26th October, 1910, for lease of No. 108, Terminus Road, Eastbourne, the Lessor being Robert Prentice, 108 and 109, Terminus Road, Eastbourne, the consideration being the execution of works by Company, Premium of £300 and yearly rent of £425, commencing from expiration of three calendar months from date of vacant possession. An Agreement dated 4th November, 1910, for lease of Nos. 58, 59 and 60, Paternoster Row, in the City of London, the Lessors being the Mayor and Commonalty and Citizens of the City of London by Edgar Alexander Baylis, Controller of the Bridge House Estates, Guildhall, London, E.C., the consideration being the execution of work at a cost of not less than £750 by the Company, and a yearly rent of £750, commencing from 25th March, 1912. An Agreement dated 27th January, 1911, for lease of premises fronting on Oxford Street and Chepstow Street, Manchester, as indicated on plan attached to the agreement, the Lessors being the Manchester Central Property Company, Limited, 86, Cross Street, Manchester, at a yearly rent of £350 during first 7 years; £375 during next 7 years; £400 during next 7 years; £425 during next 7 years, and £450 during residue of term; rent to commence on the Quarter day next following completion of the work proposed to be done by the lessors in connection with the premises. An Agreement dated 10th November, 1909, for lease of 287, High Holborn, London, the Lessors being Ide Marian Watson, The Crossways, Headley, Surrey; Samuel Stagoll Higham, 19, Craven Street, Charing Cross; Florence Louisa Wallen, "Roselea," Moreton Road, South Croydon; Harry William Higham, "Glen Lyn," Sanderstead, Surrey; The Mev. Edgar PercyHigham, St. Paul's Vicarage, Lorrimore Square, London; and Nellie Gertrude Higham, "Hillside," St. Augustine's Avenue, South Croydon, Surrey, at a rent till 25th December, 1909, of a peppercorn; till 25th March, 1910, £80, and during residue £425 per annum; and an expenditure of £800 at least on structural and other alterations. An Agreement dated 25th March, 1910, for the purchase of a Lease-hold Interest in the premises 211 and 213, Regent Street, London, the Vendor being Joseph Browne-Martin, of Members Mansions, Victoria Street, Westminster, London, at the purchase price of £7,986 17s.

LETTERS FROM JANE ANN.

BEING COMMUNICATIONS FROM A YOUNG PERSON TO HER FRIENDS AND RELATIONS.

By Moore Anking.

SKIBBORIDGE NEUK,
SITHA, N.B.

DEAR PEGGY,—I don't know how the weather suits you, old sparrow, makes me feel like a burnt biscuit. Pushing the pram this weather's just like sitting over a hot lamp. Talk about cooking your joints in paper bags, my word, seems to me you could cook 'em without any bags at all. What, what.

I don't know how I come to make that mistake about Clara Parkins. S'far's I can make out now, it wasn't Clara what said things about me, it was her mother, the wicked old bundle.

Can't remember now the things I told you about Clara, but I don't think I wished her dead or anything like that, so I dessay all the rest was true or near enough. One thing, dear, if you don't tell her what I said, she won't be any the wiser, and so there won't be any harm done.

But as for Mother Parkins, she needn't talk. There's money still owing me for cleaning her step—fourpence. I been reading the Answers to Co-respondents and she better mind what she's saying. If I was to go to law I could make her pay me every ha'penny 'cause the seven years isn't up yet, not by a lot.

I'm not going to talk about people I've worked for, it don't seem right, else I could tell you heaps of tales about Mother Parkins, all true, and every one of 'em as long as a wet week.

Parkins used to think she was an angel at times. That was when he just come from sea and didn't know any better. Before he'd time to find her out he had to go to sea again. What about her cousin Bill the soldier. Funny thing he used always to be on furlow when Parkins was on a long voyage. Her cousin, pooh, I don't bleeve it and I never shall, not if she went down on her bended knees.

Mind you, dear, Parkins was a bit thick at times. I've known that man bring a friend home on a wet day, march him all round the house in his muddy boots and then say C-come upstairs, sh-shipmate, an' I'll sh-show yer where we used to k-keep the clock. So there was faults both sides.

Still I don't think she had any right to go through her old man's pockets like she did. Used to reckon that it didn't do for Parkins to have loose money about him, 'cause the rattle of it made him nervous. P'raps it did and p'raps it didn't. One thing, Parkins's nerves wasn't in much danger after she got hold of him. When he'd been home a day or two what bit of money he had didn't seem worth going to sea for.

As I say, it don't do to talk about people you know, specially when it's husband and wife, but I don't s'pose you could find another couple like the Parkinses not if you was to rake the earth with a small-tooth comb.

I remember once, Parkins come home from sea before he was expected. He was that tired that me and Mother Parky had to get him up to bed. The staircase being a bit narrow we couldn't quite see where we were going, and when I happened to look up, I found we'd pushed him half-way through the landing window. What with him struggling and one thing and the other, we all fell downstairs in a heap, and how we ever got up again I really don't know. Talk about seeing life. I had poultices on for over a week.

Well, her cousin Bill came round that night and him and Mother Parkins sat in the back-room for hours, drinking cold cawfee from a jug and talking about the different ways three people could fall downstairs together. That's what she said. I do know this much, when it was time for him to be going, she had to put his hat on for him and lead him back to barricks, else he'd never never have got there. He wanted to go mushrooming.

After that night Bill had a watch and Parkins hadn't. Of course, if he likes to think he lost it at sea what I say is Well and good. But he didn't. So you see, dear, how easy I could upset things if I hadn't been taught different when I was young. Forgive them that you despise that's my motto, and I mean to stick to it. But I shall give Clara's ma such a showing up one of these days she'll wish herself dead. You wait.

From your ever-loving friend, x x x
JANE ANN.

P.S.—Kind regards to Clara if you see her.

"IS THE NUDE RUDE?"

TWO DIVERSE VIEWS.

Our recent articles upon the subject have elicited the views of many of our readers, and below we give a couple of representative letters.

Your correspondent, in his article "Is the Nude Rude?" writes:—"From the first the Christian fathers looked upon the human body as a thing unutterably vile." In his idea he seems to think that Christianity is opposed to nudism; and indeed it may be true that pseudo-Christianity at the present time is, but when we study, and reason, true Christianity does not say that complete nudity at any time or place is indecent.

Now Christianity teaches that God is infinitely pure, and I think the following sentence from the letter of St. Athanasius to the monk Ameen is very logical on this point:—"All things made by God are beautiful and pure, for the word of God has made nothing useless or impure."

I will not only say that nudity of either sex at any time or place is not indecent, but that it is blasphemy, on the ground that we are calling evil that which God has called good; for the Scriptures say, "He made us and not we ourselves." Our first parents "were both naked, the man and his wife, and were not ashamed." And we are told that He saw that all that He had created was good. But when Adam and Eve sinned and said that they were naked, they were asked:—"Who told thee that thou wast naked?" Thus we see that it is only the evilly-disposed who say that entire nudity is indecent.

That entire nudity does not make or lead to a greater amount of impurity, but the reverse, is proved by the two following statements, which I can easily multiply.

John Lerius, a Burgundian navigator in the early days of Brazil, wrote:—"At our coming to Brazil we found both men and women naked as they were born, without any covering whatever, and could not be persuaded by our Frenchmen, who lived a year with them, to wear any. Many will think that our so long commerce with naked women must needs be a great provocation to lust, but it was otherwise. Their nakedness did much less entice us to lasciviousness than our women's clothes . . ."

The following appeared in the April issue of the *Journal of the African Society*:—"The code of morals of these tribes (about Kodak, late Fashoda) is such as ought by contrast to bring a blush of shame to the cheeks of civilised people, both in the Christian West and in civilised Moslem lands, and this, too, though the majority of them are as naked as the day they were born."

A reader who describes himself as "destitute of all religion and therefore no saint," writes:—

Would Percy Flage like to see his mother, sister, daughter or wife walk up the crowded main street of the city, in the middle of the day, completely naked, not even the fig-leaf full-dress on? I don't think so. Someone else's relations he would like to see. Get a wife, Percy, and you won't be so anxious to see them in the nude. It's only inexperience that makes Percy scribble so.

POINTED PARAGRAPHS.

ALE! ALL ALE!

[*A provisional basis has been found for the amalgamation of the business of Samuel Allsopp and Sons (Ltd.) with that of Ind, Coope and Co. (Ltd.).*]

Ind Coope and Allsopp's should together mix,
And make a lusty beverage of sorts;
Lift, then, a pint of half-and-half for luck,
And may the shareholders find gold in quarts.

PENNY WISE.

[*Mrs. Penny, of Sheffield, speaking at the Co-operative Congress, said, "Man is but clay, and woman makes a mug of him."*]

Sarcastic Mrs. Penny has a tongue that's rough,
But yet her metaphor does not go far enough;
Let us admit that man's the thing a woman makes him—
How often, when he is a mug, the woman breaks him!

RICARDO.

THE AKBAR SCANDAL.

We have pleasure in acknowledging the receipt of the following further subscriptions to the fund for the benefit of Mr. and Mrs. Adam, who resigned their employment at the Reformatory in order to expose the cruelties practised there:—"Friend," 1s.; Lady Hoare, 10s.; M. T. W., 1s.; Mrs. G., 1s.; N. I., 2s.; "Tab," 1s.; F. P., 2s.; F. W. F., 2s. 6d.; "A Farmer," 10s.

OUR SPECIAL COMMISSIONER IN BRISTOL.

THE BRISTOL POLICE DISAFFECTION—A FUTILE ENQUIRY—THE ACTUAL STATE OF AFFAIRS—BRISTOL TRAMWAYS EXTENSION BILL.

The good old city of Bristol is troubled with a police question that bids fair to become a cancer eating into the heart of good administration. There have been, of late, a great number of rumours that things are not exactly what they ought to be, and the rank and file are grumbling about a good many things. Some of these complaints even filtered into the Holy of Holies—to wit, the Council Chamber—and those of the City Fathers who form the Watch Committee decided to hold an enquiry.

A Futile Enquiry.

Some of the Councillors had heard, from odd members of the force, that great exception was taken to some of the recent promotions, in which junior men had been raised over the heads of men who not only were more experienced, but were much senior, and that the idea had got rooted that merit would in the future count for nothing, unless backed up by influence. These gentlemen, in duty bound, reported this to the Watch Committee. Instead of issuing a proper official notice to the men to bring forward any grievance they might have, the Councillors who had reported these rumours were asked to tell the malcontents to appear and lay their complaints before the Committee. What was the natural result? *Not one* man with any real complaint came forward. Those who did had some trivial thing of no importance, which was quickly dealt with, and the whole proceeding became a farce.

I am informed that the chief police officials were present, and were almost openly complimented on the scarcity of faults revealed. So everybody was happy. I wonder if the Watch Committee took a tip from Mr. Masterman?

The Actual State of Affairs.

After interviewing officials at the top, I went to the other end of the scale and had a haphazard chat with some of the constables on the beats. I then found that the enquiry was regarded as a huge joke, and that instead of everybody in the force forming the happy family I had been led to think, the whole lot told the same story of discontent, especially as regards promotion and favouritism. The holders of the rough and ready enquiry were charged with ignoring men who could have thrown light on the matter, and the opinion was openly expressed that it was all a "put up job" to whitewash the system. The names were given of several men (some pretty high up in the force) who had grave cause to be dissatisfied, and a case was quoted in which a recently promoted man from another division craved permission to forego his "rise" and return to his old position sooner than serve among what he called "a lot of crawlers." The strength of the men's own private opinions must be imagined—they all said that it was more than they dared do to say all they might, for fear of the consequences to themselves.

The Bristol Tramways Bill.

The Bristol Tramways Company, not having completed the work of extension in the stipulated time, presented a Bill in Parliament extending the period. As there were a few things that had been causing annoyance to the passengers for some time past—for instance, the definition of "workmen," etc.—the Local Trades Council got the Labour Party to block the Bill. Sir George White then promised that if the blocking motion was withdrawn he would meet the delegates and discuss the matter with them. The Local Council thereupon withdrew the opposition, and the Bill became law. Sir George White, immediately the block was removed, went off to the Continent for a holiday, and the members of the Trades Council are wondering if they have been deluded, or if, some time in the sweet by-and-bye, Sir George will fulfil his promise.

"JOHN BULL" & "MRS. BULL" ROYAL PROGRESS STAND.

FRIDAY, JUNE 23rd.

A limited number of seats on the stand now being erected in the Strand (opposite St. Mary's Church), commanding a magnificent view of the Royal Progress, can be obtained at 2 Guineas each. Finest possible position.

All applications to be addressed to—

THE JOHN BULL CORONATION SYNDICATE,

93, Long Acre, London, W.C.

MR. BOTTOMLEY AND SOUTH HACKNEY.

BREAKING AWAY FROM PARTY—MONSTER MEETING IN HACKNEY EMPIRE—DECLARATION OF INDEPENDENCE—REMARKABLE SCENES OF ENTHUSIASM.

On Saturday afternoon, Mr. Bottomley, M.P. for South Hackney, addressed a monster meeting of his constituents in the Hackney Empire—the largest building available in the neighbourhood. Long before the advertised time for the commencement of the proceedings, huge crowds congregated, and immediately the doors opened every available seat in the vast building—capable of accommodating between six and seven thousand persons—was occupied—large numbers having to be turned away. It was stated that a ticket of admission had been sent to every elector on the register, independent of Party.

The chair was occupied by Mr. T. E. Young, B.A. (a past-president of the Institute of Actuaries and the ex-Mayor of the Borough), whilst on the platform were most of the leading men connected with the public life of the district—ex-mayors, aldermen, councillors, doctors and guardians. There were evidences of great excitement prior to the commencement of the proceedings, and the appearance of Mr. Bottomley upon the stage, was the signal for an outbreak of remarkable enthusiasm.

After thanking the Chairman—"the most distinguished man who has yet occupied Hackney's civic chair"—for presiding over the meeting, Mr. Bottomley said:—

LADIES AND GENTLEMEN,—It has been my custom to hold a meeting of my constituents every January, but last year and the year before a General Election intervened. In ordinary circumstances, therefore, I should have waited till next January—*unless another election comes along*—but certain recent events and other circumstances have rendered it desirable that I should place my position fully and frankly before you, and thus remove any misunderstanding, if any there be, between the constituency and myself. I cannot hope to satisfy everybody by my statement, but I will promise this—whatever may be lacking in conviction shall be made up in candour.

MR. BOTTOMLEY'S DESCENT UPON HACKNEY.

Let me just remind you of what my connection with this division has been. I descended upon it in the year 1898. At that time your representative in Parliament was an estimable gentleman, who, if he did not actually shed lustre upon his constituency, at any rate endowed it with an atmosphere of severe respectability. I came down under the auspices of the South Hackney Liberal and Radical Association, the body which in earlier years had stood sponsors for Charles Russell and Fletcher Moulton—(cheers)—and you may guess the hopelessness of the outlook at the time from the fact that its choice fell upon me. (Laughter.) The more timid members of the party predicted that by this act the Association had made the sitting member a present of the freehold of the seat. It therefore came as a surprise to many when, at the first contest, in 1900, with all the prejudice of the South African War fever to contend with, and whilst Liberal seats were falling everywhere like ninepins, I was, in sporting phraseology, "just beaten by a short head." Well, I didn't cry, or run away, I just put in five years' more work, throwing myself heartily into the life of the constituency, and, I am happy to say, making friends and gaining the confidence of the electors. So that when, in January, 1906, "time" was called for the second round—to slightly change the simile—I stepped into the ring full of confidence—and you know the rest. I became member for South Hackney—(cheers)—*and then the trouble began!* (Loud laughter.)

WANING IN PARTY ENTHUSIASM.

Now let me go back for a moment. During the five years which separated the two elections, I had been brought into contact with every section of the political life of the district, and I had naturally watched the current of Parliamentary affairs. And I have to confess to-day that though in no way wavering in my faith in free and democratic Government, I was weakening in enthusiasm for the party shibboleth. But one had to tread warily in the path of political controversy, and consequently I could do no more than endeavour to make it clear at the outset that if elected I could be no party hack. Here is what I said at the inaugural meeting of my election campaign, at the Morley Hall in January, 1906, with Councillor Chapman in the chair:—

"I want to go to the House of Commons, not just to put M.P. to my name, not to please any ambitious relative, not to have a comfortable club to sit in in the winter months or in other portion of the year to take my lady friends to tea on the terrace. I want to go there, ladies and gentlemen, to do some of my country's work—that is my ambition. I said—and I mean it—that I am no hide-bound party hack; but I am a Democrat, and so far as those principles characterise any proposals contravene those principles, or do not fully recognise those principles, then, at the risk of being a bit of a free lance—and South Hackney is not much afraid of that—I shall have to say, as a Democrat, I want no spurious legislation." (Cheers.)

According to the report, these sentiments were received with applause by the vast audience—neither the chairman, nor any of the distinguished public men on the platform taking exception to them. And here is what I said in my maiden speech in the House of Commons a few weeks later:—

"I have been sent to this House by a great Metropolitan constituency to give to the Government an independent, and, I hope, an intelligent support."

I remember how this sentiment shocked a strict Party man who followed me—Mr. Fred Maddison. He expressed the hope that the Government would have the benefit of my "independence" rather than of my support. Well, he has not been disappointed. (Laughter.)

I have now shown you the spirit in which I entered the House of Commons, and I think you will allow me to say that it was not my fault if there were any misapprehension respecting it. If, however, there were, I did my best to dispel it, and by the time the Election of January 1910 came round I was certainly not to blame if either the local Liberals in particular, or the electors generally did not realise my attitude towards Party politics. I had, shortly before the Election, formed a League, the object of which was declared to be "To stamp out Cant and Self-Righteousness: to abolish Cranks and Killjoys; to create a robust and self-reliant Public Opinion; to promote a Common-sense Business Government for a Common-sense Business People," and I actually held a meeting under its auspices in the Hackney Baths. Still, the Association again adopted me, and the division again elected me, with substantially the same large majority as that which I had received in 1906. And again I went merrily on my way, pleading the cause of a Business Government, and denouncing the cant of Party politics, and the insincerity of professional politicians.

COMPANIONS IN CRITICISM.

And, ladies and gentlemen, who had been my principal companions in criticism! Dr. Macnamara, Mr. Masterman, Colonel Seely, Mr. Harold Cox and Mr. Hilaire Belloc! And where are they now? Dr. Macnamara, having been trained as a schoolmaster, is placed in deputy charge of the King's Navy, and now you may see him any day in the House of Commons in his bluff and breezy manner and his navy blue reefer jacket, confounding the naval experts of the Conservative benches! (Laughter.) Colonel Seely, after graduating at the Colonial Office, has by accident dropped into the right place as Under-Secretary for War—and Mr. Masterman, as you know, is in charge of the Whitewashing Department of the Home Office (Loud laughter.) Speaking of Colonel Seely reminds me that the very first time I voted against the Government was upon an amendment moved by him, and that the very first man I met in the Lobby was none other than the same Mr. Fred Maddison who, a few weeks previously, had upbraided me for my independence. (Laughter.) Such are the humours of the Party game! (Hear, hear,) Far be it from me to suggest that each of these distinguished statesmen would not, in the ordinary course of events, have found his way to the Treasury Bench, but I am bound to tell you that I think their progress thither was considerably accelerated by their attitude of nebulous independence towards the Government. They used to bark, but rarely bit. Harold Cox and Hilaire Belloc, on the other hand, had nasty sharp teeth, and they would have been as independent on the Treasury Bench as they were below the gangway. Unlike Mr. Masterman, for instance, they would not, as soon as they got there, have opposed the same measure that they had voted for shortly before their appointment. (Hear, hear.) There was nothing, therefore, to be done with them but to hound them out of public life. None could say that either of them was conspicuously inferior in education or intelligence to the three junior Ministers I have mentioned. As a matter of fact, they were two of the most brilliant men who ever sat in the House of Commons. (Hear, hear.) But there was no place in the Liberal Oligarchy for them. You have thus seen that the barkers had thrown to them the bones of office, whilst the biters were kicked out of the kennel.

A "BRILLIANT IDEA."

Then there was only myself left—and there was the difficulty. The Prime Minister couldn't give me office—he likes his own job too much—(laughter and cheers)—whilst the rumour that the Chancellor of the Exchequer was giving up politics for the Church—(laughter)—turned out to be unfounded—and consequently there was nothing for me. (Loud laughter.) On the other hand, they couldn't kick me out of public life, for whatever my political sins, South Hackney had a knack of condoning them. (Cheers.) So what was to be done? Then a brilliant

idea occurred to someone. Why not prosecute me? (Laughter.) I was making myself particularly obnoxious at the time by opposing a certain measure on which the Ministers had staked their existence. We were told that if the Bill were defeated they would go down with colours flying, prepared to sacrifice themselves and the Party in a righteous cause. I may remark in passing that, like the ardent swain who declares that if his addresses are rejected he will put an end to his existence, and then goes off and marries another girl, the Government got over their defeat and transferred its attentions elsewhere. But this is a digression. On the day of the third reading of the Licensing Bill, and almost as I came out of the Lobby after voting against it, I was summoned at the instance of the Treasury to answer a charge of various crimes and misdemeanours which I was supposed to have committed several years before—and I have no doubt that that night the Party whips slept peacefully on their pillows, happy in the conviction that all revolt within their ranks had effectively been stamped out. But, ladies and gentlemen, something went wrong with the prosecution. (Loud cheers.) Despite the frantic efforts of the leading Treasury Counsel—who has since been rewarded with a judgeship—and after no less than four magistrates had had a go at the case, it was ignominiously kicked out of Court in its preliminary stage—(loud cheers)—and I went back to the House of Commons more independent than ever—(cheers)—unrepentent and uncontrite, and despite the blandishments and compliments of Ministers and others, proceeded with the work of the "John Bull League"—holding monster meetings in every part of the country, preaching against the tyranny of Party in politics, of Sect in religion, and of State Interference in social life. (Cheers.)

A Local Revolt.

Then came the last December Election, making the fourth I had fought for the constituency. And this time there were outward and visible signs of local Party revolt. A second Liberal candidate appeared on the scene, and polled the very respectable total of nearly 2,000 votes. Of course it made no difference—(cheers and laughter)—but it was a symptom of unrest and discontent on the part of a substantial section of the electorate, a considerable portion of which I have no doubt had previously given me its support. I cannot put it higher than that, because some of them had, to my knowledge, at other elections voted for my Conservative opponent. But there was the fact, and the result was that I had to be content with a reduced majority of nearly double the largest ever obtained by Sir Charles Russell. (Laughter and cheers.)

Then came the sequel. Elated by their success in having reduced me to the ignominious position I have just indicated—(laughter)—the Liberal malcontents set themselves actively to work to obtain for *their* Association what is called "official recognition." I have never quite understood what the phrase means, but certain people appear to attach importance to it. My own experience of Party headquarters is limited. Many years ago, when I first entered active political life, I was told that I must go and pay my respects at the Central Offices. I went, and saw the present Lord Gladstone. He seemed a little embarrassed, I thought, at my pressing questions as to the exact functions of his Department, but was persistent in his enquiry as to whether I would contribute to what he called "the support of the Party." Well, ladies and gentlemen, I was doing pretty well at the time—and the Party wasn't—so I ventured to ask what it would cost to run the whole show. (Loud laughter.) I am afraid Lord Gladstone was not impressed with me, although I am happy to say that in subsequent years we became, and I think we remain to-day, the best of friends.

The London Liberal Federation.

Well, the Liberal two thousand wanted "official recognition," and so they approached a body called the London Liberal Federation—the function of which seems to be the granting of "Affiliation" orders to metropolitan Liberal Associations. (Loud laughter.) I do not of course suggest that there was anything "illegitimate" about the new Association, but they wanted affiliation and they couldn't be happy till they got it. (Laughter.) Here again, I am a bit in the dark as to what the London Liberal Federation is. Its main object is stated to be "To secure and assist in the maintenance of an effective Liberal and Radical Association in every London constituency, to help in securing Parliamentary candidates, and otherwise assist Liberal Associations in their work." I do not pause to remark upon the dropping of the word Radical, at the end of the object, but I may observe in passing that the South Hackney Liberal and Radical Association has never during my time required assistance from the Federation towards its "maintenance" or its work or its choice of a candidate. I notice that the chairman of the Association is Mr. W. H. Dickinson, M.P., who is remembered in the House of Commons principally by reason of the outrageously partisan speech which he delivered in moving the Address to the Throne at the beginning of the 1906 Parliament, bringing down upon himself the rebuke of Mr. Joseph Chamberlain, who was at the time leading the Opposition, that in the whole course of his Parliamentary career he had never heard on such an occasion a speech of such a character, and hoped he never should again—a sentiment which evoked cheers from all parts of the House. I observe further that the Executive Committee comprises several defeated candidates, one parson, two ladies the Member for Peebleshire and Selkirkshire, and the Member for the Cricklade Division of Wilts. Such are the persons in whose hands is placed the destiny of London Liberalism! (Laughter.) And such is the body which has, I understand, now granted the desired Affiliation order to the new Liberal and Radical Association.

Now, ladies and gentlemen, the circumstances surrounding these events have led to this meeting. You will understand that the original Association considers itself grossly insulted. (Hear, hear.) To have borne the heat and burden of many years of hard fighting; to have thoroughly organised the constituency and given it the best Parliamentary Register in London; to have sent to the House of Commons two of its most distinguished men, and then to be snubbed and superseded simply because *I* have been independent in Parliament, has naturally outraged the feelings of the members. (Hear, hear.) For what it is worth, they claim, as a right, the official recognition of the Liberal Party, and they resent the piratical usurpation of their functions and their name. They are a public-spirited body, and as soon as they heard of what was going on, they passed, at a full meeting, a very strong resolution protesting against interference by the Federation in matters over which they claimed that they, and they alone, were the controlling authority—and so the crisis developed. In these circumstances I felt myself in a position of considerable difficulty. A man of many occupations and interests, the matter of "official recognition" may have appeared to my mind not to be one of vital consequence. But when it came to some outside body attempting to coerce, and to dictate to, it as to the selection of its candidate, I confess that some of the spirit of the old Northampton days aroused within me, and my inclination was to urge the Association to cut itself adrift from the Federation, and declare itself in future as independent as its Member. (Loud cheers.) But I had to look at the matter from the point of view of those of my Liberal friends in South Hackney who were strict Party men, and I had to remember that nothing could be kinder than their treatment of me during the past ten years and more. When people whispered and shrugged their shoulders, *they* stood by me—and vouched for me, and adopted me, and gave me my seat in Parliament. These are things I could not forget; and I felt that I ought not to embarrass them at this juncture. There is a point beyond which no one has a right to strain the loyalty of his friends; and I felt that this point had been reached with such of the members of the South Hackney Liberal and Radical Association, as, having been matured and reared in Party faith, are unable to break themselves away from it. So far as they are concerned I wished them to be free, should they desire to be so—to go to the chief Liberal Whip and say, "Do not punish us for the misdeeds of the Member; leave us alone till the next election, at any rate, and then perhaps you will find us a more orthodox Party candidate." Candidly, I do not think, after what has happened, that the number of such persons will be large. I believe that the vast majority of my old supporters will rally round me if possible, more warmly than ever—and that they will prefer a position of dignified freedom to one of abject submission to an impudent caucus. (Cheers.)

Breaking Away.

My idea of the function of a Member of Parliament is that of Parliamentary Counsel for not only the whole of his constituents, but for the whole of the nation. This is practically impossible under the present Party system, and it will be more impossible still now that we are to have paid Members. (Hear, hear.) The only Party I know is the Bread-and-Butter Party—after all, Bread-and-Butter politics are the thing; and when the licensed victuallers say that their trade is their politics, they are unconsciously giving utterance to a fundamental political truth. No, ladies and gentlemen, I cannot go to the House of Commons as a delegate. (Hear, hear.) I will tell you what name, what role—and the only one—I will accept—Government Critic—whatever Government may be in power. (Cheers.) That was the original character of the Member of Parliament, and I will do my best to revive it. (Cheers.) I read in a leading article in the *Star* a few weeks ago these words:—

> We fully admit that there is need for a constant pressure on the part of the electorate upon its representatives, and for a constant pressure on the part of the Members upon the Cabinet. All Governments need fierce criticism.

And here is an extract from the April number of the *Quarterly Review*: "If the local organisations all over the country could be induced to imitate the examples of those in Birmingham and Hackney, there might be still some hope for the independence, and consequently the vitality, of the House of Commons."

Well, ladies and gentlemen, from to-day I sit in the House as Government Critic—viewing all proposed legislation from the point of view I will in a moment explain. I release the South Hackney Liberal and Radical Association from any obligation towards me, and myself from any obligation towards it—except that I will pledge myself never, in any circumstances, to desert the cause of true democracy.

Bread and Butter Politics.

I mentioned just now the Licensed Trade. What a lot of trouble I got myself into with some of my friends over the

publicans! And yet I did no more in their case than I have done in others. Only the other day I convened a meeting of the medical men of my constituency to discuss certain proposed legislation calculated, as I think, to seriously and unjustly affect them—and I shall plead their cause if the necessity arises. A little while ago, I met the shop-keepers and costermongers, and in their interest I opposed the Shops Bill, which, in my view—I am not discussing it—whilst injuring them, gave no real benefit to the shop assistants. And whenever a Bill is introduced to tax teetotalers, they will find me ready to plead for fair play for them. And here let me observe to what an extent Party disappears when you get a business gathering of men to consider the interests of their own trade or calling. They are no longer Liberals and Tories, Free Traders and Tariff Reformers; they are just Bread and Butter politicians, looking at matters on their intrinsic merits as they affect *them*, and not bothering their heads about what are called First Principles. Theories are thrown to the winds, and practical politics take their place. Like the historical Socialist, they may be in favour of a general dividing up of all property, except pigs—because he *had* two pigs. Bread and Butter politics!

And that, ladies and gentlemen, brings me to the question, what do *I* propose to do in my capacity of Independent, unattached Government Critic? How do I hope to satisfy you, when the next General Election comes round, that you will be acting wisely to send me back to the House of Commons? How can I hope to induce you to throw off the fetters of Party, and make South Hackney the pioneer of a new order of things in the Government of our country? It is a big—an ambitious—task; but I have decided to attempt it. Its very magnitude and novelty appeal to me; I have an instinctive predilection for "taking the odds."

Mr. Bottomley's Policy.

And now listen, please, whilst I tell you what I propose to do. I stand for a Democratic Business Government for a Democratic Business People. By Democracy I do not mean the mob law of the noisy demagogue, nor the smug claim of the political snob to fraternise on terms of equality with his superiors. You observe, in passing, that I recognise that, as with horses and dogs and our other fellow-creatures, complete equality—except of opportunity—is out of the question. A Derby horse is a superior animal to a selling plater; a prize Rodney Stone bull-dog is a nobler animal than a yelping mongrel; and King George is a nobler creature than the King of the Cannibal Islands. The black, sensual and barbaric Ethiopian may be a potential brother—but, with all my love for my fellow-man, I am not at present prepared to regard him in a closer relationship than that of brother-*in-law*. (Laughter.) That by-the-way. By Democracy I mean the right of the people, irrespective of wealth or station, to say how and by whom they will be governed. Remember that, in the ultimate appeal, Might is Right. Governments, Armies, Navies, Law Courts, Police, Local Authorities—all exist merely by consent of the people. (Hear, hear.) Once withdraw their sanction and the whole fabric of "Civilisation" crumbles to the ground. Therefore, sound statesmanship demands first that the basis of Government shall be the popular will, and, secondly, that legislation shall never proceed in advance of popular sentiment. This involves the claim that every law-abiding citizen should possess an equal voice in the government of the country, and, further, that, subject to his not infringing the equal right of his neighbour, he should be left alone to follow his avocations and his pleasures according to his own free will. What cant it is for us to talk about the House of Commons being the reflex of the people's will!—when it is elected by five million out of nearly fifteen million adult males—to say nothing of the ladies. (Hear, hear.) I want to see every man, at least, armed with a Certificate of Citizenship, entitling him to vote at every Election and proclaiming him in face of all the world a free-born citizen. The British flag should be printed at its head, and I would punish any man or nation who insulted that emblem of our nationality. (Cheers.) I would make such arrangements as would enable the citizen to exercise his franchise, wherever he might be, and I would substitute a system of scientific electoral divisions for the present barbaric arrangement under which one member represents 50,000 electors and another 1,500. (Cheers.) A small Committee of Business men could do this in a day. (Hear, hear.) And I would leave every member, once elected, free till the next Election came round to exercise his unfettered judgment for the benefit of his constituents. (Cheers.) And as to legislation, I would abandon all idea of altering the habits of the people by Act of Parliament. (Hear, hear.) I remember that when Mr. Herbert Gladstone introduced one of the early editions of the Shops Bill, he said its object was to "effect a change in the habits of the people." I told him it could not be done. (Hear, hear.) The same remark applies to the Licensing Bill, the Betting Bill and a variety of other paternal measures which the Government has sought to impose upon the people with the idea of altering their habits or counteracting their natural instincts. It is an old saying that you cannot make people good by Act of Parliament, but you *can* make them hypocrites by Act of Parliament.

And what do I mean by "Business" Government? Simply this—that every department of the State should be under the control of somebody who, by training and experience, is capable not only of understanding, but also of directing its affairs. I do not think that all the departments of the State should be in the hands of the lawyers, or of family parties. I do not think that any one man is capable, without any previous training, of fulfilling in the course of a few years the duties of, say, Financial Secretary to the Treasury, Minister of Education, and First Lord of the Admiralty; or, say, of a Colonial Secretary, President of the Board of Trade, and Secretary of State for the Home Department. (Hear, hear.) I do not believe in a Board of Trade which never meets, and which comprises the Archbishop of Canterbury and the Speaker of the Irish Parliament. (Laughter and cheers.) I do not believe in the automatic voting away of 50 millions of money every year without the examination or discussion of a single item. (Cheers.) I do not believe in making the exigencies of our trade and commerce the pawns in a game of Party chess. These are not the ways to fight our foreign rivals. (Cheers.) Just let me read you an extract from a book you should all read. It is called "The Party System," and is by my friend, Hilaire Belloc.

"We see Lord Selborne, the son-in-law of a famous Prime Minister, Lord Salisbury, governing South Africa at a moment when his first cousin, Mr. Arthur Balfour, is the Prime Minister of the day (being retained there subsequently by Mr. Balfour's "opponents"), while that Prime Minister's brother, Mr. Gerald Balfour, not only enjoys long years of office through his family connection, but a considerable public pension into the bargain when office is no longer open to him. That Lord Gladstone should inherit from his father may seem normal enough, though his name does swell this extended category. But to find Lord Portsmouth Under-Secretary for War, while a cousin of his wife's, Sir John Pease, has yet another post under the present Government, and his cousin again, Mr. Pike Pease, the reversion of a 'Conservative' post; and to have to add to this that the Liberal Whip, Sir John Fuller, is actually the brother-in-law of the Parliamentary Secretary to the Treasury, Mr. Hobhouse, both being grandchildren by blood or marriage of a Conservative Chancellor, Lord St. Aldwyn (Sir Michael Hicks-Beach), touches upon the comic when we remember how large a proportion of the paid offices available this list represents. Nor do the names here jotted down almost at random present more than a very small sample of the whole system.

"It must be noted that these family ties are not confined to the separate sides of the House. They unite the Ministerial with the Opposition Front Bench as closely as they unite Ministers and ex-Ministers to each other.

"For instance, to quote again chance connections that occur to one, the present talented and versatile ('Liberal') Under-Secretary for Home Affairs, Mr. Masterman, is the nephew by marriage of the late ('Conservative') Colonial Secretary, Mr. Lyttelton; who, in his turn, is closely connected with Mr. Asquith, for they married sisters. The present ('Liberal') President of the Council, Lord Beauchamp, is brother-in-law of a former Conservative Governor of Madras, Lord Ampthill; a 'Liberal' and a 'Unionist' Whip, the two Peases, are cousins (the latter of Ministerial rank, though not, of course, yet in enjoyment of office); and, as all the world knows, Mr. Winston Churchill is not only the cousin of a former Conservative Minister, the Duke of Marlborough, but directly succeeded the head of his own family as Under-Secretary for the Colonies."

Ladies and gentlemen, I want to see the House of Commons the Business Committee of the nation. I want real Boards and real Presidents, with expert committees of the House to examine and revise Estimates, to check public expenditure and to control the Executive, and I want to see a properly constituted Senate for the revision and improvement of proposed legislation—a Senate comprising all the best material available outside membership of the House of Commons.

Current Controversies.

Now let me just for a few moments apply these principles to some of the topics of current political controversy—what the philosophers call the *argumentum ad hominem*.

The Budget! I confess, ladies and gentlemen, that I always find it difficult to sit still whilst the Chancellor of the Exchequer is making his annual statement. What humdrum convention it all is! Except for the new Land Taxes (which will produce little nett revenue in our time), there has not been a spark of originality or inspiration in any Budget of recent years. The same old copy-book claptrap; the same old dread of innovation. "The National Debt must be reduced"; the cost of the mad naval race with Germany must be paid for out of Revenue (as though it were to become a normal feature of our expenditure); and no new sources of Revenue are to be tapped. Why, for instance, should the realised surplus of a good year go into the Old Sinking Fund for the benefit of posterity? We already set aside nearly 25 millions a year for the service of the National Debt, which after paying interest leaves an ever-increasing sum, which last year amounted to 7 millions, to go in reduction of capital. Isn't that enough? Take last year. The Chancellor of the Exchequer found himself in actual possession of a realised surplus of over 5½ millions. And he didn't know what to do with it! I wish I could have got him down to some of the streets in Hackney Wick and Homerton and London Fields! (Cheers.) So what did he do? He made a

good start by taking a million and a half for sanatoria. And good luck to him! (Cheers.) Then he took a million and a half towards the Benevolent Fund. (Hear, hear.) You must know that, after spending millions of money and thousands of lives in developing foreign countries, it has recently dawned upon us that we might begin to develop our own. (Hear, hear.) Well, he took one and a half millions for that. And again good luck to him! (Cheers.) Then he began to break down! He had still two and a half millions left. Happy thought! A quarter of a million for Uganda—a long way from Hackney Wick—and then he collapsed, and put the balance, over £2,300,000, to the Old Sinking Fund. What about the old sinking people? (Cheers.) And why shouldn't some of the abnormal naval expenditure of recent years be carried forward to posterity, for whose benefit it was mainly incurred? (Hear, hear.) And what about those unclaimed millions in the banks? (Cheers.) And what about a tax on Advertisements and high-priced Theatre Tickets and Stock Exchange gambling transactions, and a dozen other things, which would bring in big revenue without hurting anyone? These are better sources of revenue, ladies and gentlemen, than tampering and tinkering with everybody's business, prying into their affairs and upsetting the trade and investments of the people. (Cheers.)

Take National Insurance—an excellent idea; but what a muddle we are making of it! (Hear, hear.) Why not a simple tax of 2d. in the £ upon all wages?—a penny to be paid by the employer and a penny by the employee, collected by means of a 2d. stamp to be handed out with the wages? That would give you about 8 millions a year, and the amount could be apportioned amongst the various Distress Committees for the relief of sickness and unemployment, without in any way interfering with the work of voluntary societies. (Cheers.)

Then the House of Lords. How would a Business Government deal with this matter? It would say, let us put both Houses of Parliament in order, making the one a real representative and the other a real revising Chamber, abolish the hereditary ascendancy in *both* Houses. (Hear, hear.) I am not sure in which it is the more pronounced. (Laughter.) You will remember the quotation from Mr. Belloc's book. And so far as the present crisis is concerned, pass that part of the Veto Bill which gives the Commons supreme control over finance—at the same time giving members of Parliament a voice in it—and then have a Joint Conference of the two Houses over the rest of the Bill, and agree upon a scheme of fair and sound Reform. (Cheers.)

Then this Fiscal controversy. What on earth has it to do with Party? With a real Board of Trade, comprising representatives of both Capital and Labour, and presided over by a Business man, every trade would be considered in the light of its own circumstances. (Hear, hear.) There would be no books of Adam Smith, or Ricardo, or John Stuart Mill, or Cobden, or of any of our modern professors in the room—just plain, commonplace, unromantic facts and figures; and if in the opinion of the President, after hearing the views of the delegates—some fiscal antidote or tonic, temporary or permanent, were called for, in the interests of any industry—well, he would make short work of what the gentlemen with the blue spectacles and the long hair had to say. (Cheers.) There can be no doubt that from many points of view the freedom of our ports is a good thing for the country, but there can be equally no doubt that that freedom may at times be abused; and the man who says that in all circumstances we should submit uncomplainingly to such abuse—well, he may be a sound Political Economist, but he is a very bad man of business. (Cheers.) To say that you ought never to put an import tax on anything, is as stupid as saying that you ought to tax everything.

The Future.

Well, ladies and gentlemen, I have given you a rough outline of my position and my intention. I have endeavoured to use language which everybody can understand. I know that in striking out for myself the course I have indicated I am entering upon a path which has usually led to political oblivion. But I shall risk it. No man ever appreciated more than I do the honour of a seat in the Imperial Parliament—and no man ever struggled harder for it. In the darkest days of a stormy life, when everything around looked black and hopeless, I was always borne up by a burning faith that some day it would be my privilege to take an active, and perhaps even an honourable, part in the public life of my country. (Cheers.) As a boy, returning home from work, I would linger on Westminster Bridge and dream of the day, far off, when I might claim entrance to the wonderful building in which, with all its anomalies and unrealities, are welded, for good or evil, the immediate destinies of the British race. And no words or pen could depict the thousand conflicting emotions which fought within me on that February afternoon in 1906 when for the first time I found the day dreams of my youth a living fact. Up to the present I have had little scope. Coming to Parliament in a cloud of prejudice and suspicion—colliding from the outset with perhaps the strongest vested interest in the world—the Party System—harassed with a thousand personal anxieties, the heritage of a once busy City career, I have yet succeeded in winning the ear, and I believe I may say the goodwill, of the House of Commons, and the personal friendship of many of its most distinguished members; and I have at least given South Hackney a Parliamentary individuality which for many years it had lost. (Cheers.) It may be that in the course I am now taking I am jeopardising any further personal advancement. (No, no.) On the other hand, it may be that with an unsuspected political sagacity I am anticipating a general re-adjustment of our Parliamentary machinery, to be brought about by an approaching deadlock in the Party system. (Hear, hear.) Who shall say? But I give those of you who hear me, and who may think that your old Party names and divisions will endure for ever, this word of warning—be prepared for a rude surprise. (Hear, hear.) Be prepared ere long to see the wisest and most patriotic of your public men join forces against a common foe. (Cheers.) And when that time comes, perhaps the man who now stands before you may at least find his Party—in the ranks of those who, with the scales of fanaticism fallen from their eyes, will at length see how, whilst they have been disputing and wrangling over mythical differences, others—and not all foreigners—have taken advantage of the opportunity to invade and undermine our national greatness, and who, ere it is too late, will cry with one voice, "Hands off our Constitution! Hands off that which is ours—ours by right, whether by inheritance, or purchase, or labour! Hands off our markets! Hands off our ports! Hands off our Empire—out of the way of our ships, or, by Heaven, they shall sink you to the bottom of the sea!" (Loud and long continued cheers.)

But for the moment I must stand alone, leaving myself in your hands. I have considered anxiously what I ought to do. My first inclination, I confess, was to afford the constituency an opportunity of expressing its judgment upon my action. But several considerations deterred me. We are in the dog days; we are on the eve of the Coronation; and we may not be very far off another General Election. Then, to be candid, I have not yet quite finished the adjustment of my own affairs. I have a pugnacious objection to paying money I do not owe, and to gratifying the expectation that, rather than have mud thrown at me in public, I will submit to unjust claims. (Cheers.)

So that, taking everything into consideration, I am afraid you must put up with me a little longer. (Loud cheers.) It will give you an opportunity, if you desire it, to look out for two or three properly hall-marked Party candidates, warranted sound in wind, at any rate, and with political consciences guaranteed to be made of the best elastic. (Laughter.) They will give you figures of Exports and Imports, actuarial tables of poverty, sickness and mortality; they will talk about sending the town unemployed back to the land they were never on; about small holdings and allotments; about Free Trade and Tariff Reform; about the noble House of Commons and the wicked House of Lords; and they will prove to demonstration by copious extracts from Blue Books and Government Returns that, though you may be out of work, and your stomach empty, and your children wan and pale, you are really doing wonderfully well if you only knew it. (Laughter.) And if you elect one of them he will smile graciously upon you, thank you for the honour you have done *him*, and then send a proud wire to his mother and his aunt, informing them that he is a full-fledged M.P. (Laughter.) As for the defeated candidates, they will slink back to their Party Headquarters, receive a pat on the back from their Whip, replenish their carpet bags with a new set of pamphlets, and set out for fields and pastures new. (Laughter.) And all the time the professional politicians will be smilingly looking on, drawing their salaries and thanking Heaven for the gullibility of the British public. (Cheers.) But, ladies and gentlemen, when that day comes you shall at last hear another voice. To-day it is the voice as of one crying in the wilderness. But that day, believe me, it shall ring out loud and clear—bidding you to stop this foolery; warning you to take your eyes off the horizon and take heed of the storm clouds gathering over your heads; telling you of a new era of government which shall find work for willing hands to do—food and clothing and decent homes for honest folk—work for the strong, succour for the weak, help for the sick; children growing in the morning sun, old and weary resting in the golden glory of its setting rays. (Hear, hear.) I tell you that these things are well within your grasp, if you will only shake off the sloth of Party stupor, abandon the cant of commonplace and substitute a robust self-reliance for a helpless faith in a mythical and unresponsive State; and if you will make your Parliament, not a museum of puppets and marionettes, but a great national committee, attending to the affairs of the nation as they would to their own—leaving the morals and religious and social habits of the people to the people themselves, giving them just and equal laws, with free scope for their enterprise and their energy, without molestation or inquisitorial interference in either their work or their play—(cheers)—guarding their trade and protecting their liberties, and leaving all else to the silent and mysterious working of the immutable law of human evolution, which neither Governments, nor kings, nor people can divert, or hasten, or retard in its eternal course. Ladies and gentlemen, that is the message that, though all unworthy for such a mission, I shall bring you. You will listen—and you will answer. (Loud and continued applause.)

IMAGINARY INTERVIEW.

THE LORD CHANCELLOR.

By WALTER MOORE.

Disguising myself as a retired provincial tradesman of Radical propensities, a task which necessitated a considerable deal of padding in the region of the lower waistcoat buttons, I took my courage in one hand and a ground ash stick in the other, and made my way to Eaton Square with the object of interviewing the Lord Chancellor.

His lordship was seated at his desk when I was shown into his study, but he immediately rose and advanced towards me with a smile and an outstretched hand, recalling by this show of cordiality the Bob Reid of House of Commons days.

"Sit down, Mr. Puncheon, sit down," he said (I blush to recall the fact that it was necessary to deceive his lordship with respect to my name). "And how are things looking in Stifflayton? By the way, where is Stifflayton?"

"Pretty middlin', me lord, pretty middlin'," I replied, with bucolic slowness, and ignoring the last question, not knowing the answer. "The turmuts do look well, to be sure; but the mangold wurzels could do with a drop o' rain."

"Ah," commented his lordship. "And now, what is it you wish to see me about?"

"Well, it's like this, me lord," I began. "I've bin a good Radical ever since I was so high, nad me feyther and grandfeyther afore me. I've served the Party well. Wouldn't never 'ave no Tory to work for me in the shop, and 'ave always made it a pint o' principle to charge Tory customers five per cent. more than Radicals for the same goods. Three years ago I retired; and since then I've been waiting to receive from 'eadquarters some recognition of my labours on be'alf of the Party. But so far they 'aven't done nothing for me."

The Lord Chancellor looked rather grim.

"What sort of recognition did you expect?" he asked.

"Well, me lord," I replied. "I thought at one time I might be chosen for one of the 500 peerages, 'avin' made enough money to support the dignity in proper style. But seein' as the peerages is orf, I 'ad an idea as you might appoint me Justice of the Peace."

The Lord Chancellor frowned.

"Do you consider that you are properly qualified for that onerous and responsible position?" he demanded.

"That I do," I retorted. "I've made a nice little pile in the grocery and pork-butcherin' line, and I've read the *Daily News* ever since I could spell. I'm a deacon of the Baptist Church, and I knows a lazy scamp when I sees one."

"I am afraid the qualifications you have mentioned, although excellent in their way, are not sufficient to warrant my appointing you to the bench," said Lord Loreburn, firmly.

"Wait a bit, me lord," I pleaded. "You 'aven't 'eard all. Do you know 'ow much money I've contributed to the Party funds?"

"I do not," replied the Lord Chancellor, coldly.

"A thousand pound," I cried, triumphantly. "A matter of a thousand pound in twenty years, me lord."

"That may be so," returned Lord Loreburn. "But facts of that kind have absolutely no weight with me when making appointments to the judicial bench. I consider only the suitability of the candidate. When exercising the functions of my office I put all Party considerations behind me. I am afraid I cannot accede to your request."

"What's the good of bein' a good Radical, then?" I demanded, rising indignantly. "What's the good of 'avin' given a thousand pounds to the Party funds? What's the good of 'avin' charged Tory customers more'n Radicals? It's a scandal. *That's* what it is. I shall write to Asquith."

The Lord Chancellor seemed quite unmoved by this threat.

"My dear sir," he said, rising and leading the way to the study door, "You appear to have a very hazy idea of the difference between Party politics and the administration of justice."

"I shall turn me coat!" I shouted, as a supercilious footman escorted me to the exit.

"You kin 'ave *hit* dry-cleaned for *h*eighteen-pence," he informed me, as he shut me out.

CHEESE versus MEAT.

During the last few years the opinion has been gaining ground amongst doctors that meat forms too great a part of the daily diet of the average individual, and many attempts have been made to draw up a diet scale which, whilst containing all the nutritious elements of meat, shall, at the same time, be free from those of its constituents which are known to be bad for the system.

An authoritative article on this subject was published in the "Daily Telegraph" recently. "There is not the slightest doubt," says that journal, "that the habitual consumption of too much meat tends to produce premature degeneration of the blood vessels and many other disorders, so that the pursuit of a nutritious diet, in which the coarser kinds of flesh foods do not bulk too largely is a matter of considerable practical importance.

"From time to time the claims of a commodity which is cheap and readily obtainable, namely, cheese, have been strongly advocated as a staple article of diet, and at a time when it is becoming fashionable for physicians to lay the blame of innumerable common ailments on flesh foods, one may again examine these claims with some advantage. All the more so because lately a prominent officer of the Royal Army Medical Corps has been carrying on a regular campaign in favour of making cheese an important constituent of the daily diet of Tommy Atkins. *Authorities on the subject state that one pound of cheese is able to provide as much energy as three pounds of beef.*"

One objection often brought forward against cheese is that it is indigestible, but the introduction of St. Ivel (lactic) Cheese has overcome this trouble. Medical men are of the opinion that this Cheese is not only most digestible, but that it is also a distinct aid to digestion. One of the reasons for this is that the milk used in making St. Ivel (lactic) Cheese is inoculated with a pure lactic acid culture. During the process of fermentation a large proportion (38 per cent.) of the casein is rendered soluble, and the albuminous matter is prepared for digestion. Sixty-eight per cent. of the phosphate of lime, which is the chief mineral substance of milk, is also rendered soluble during fermentation.

The "Daily Telegraph" article is endorsed by Sir James Crichton-Browne, the great food specialist, who states that cheese is the most concentrated form of nourishment with which we are acquainted, and contains in the most suitable proportions the best nerve and muscle-forming ingredients.

Children greatly benefit by a diet of St. Ivel (lactic) Cheese, and many medical men strongly recommend it as a regular food for growing children on account of its eminent suitability as a brain food. It is rich in organic phosphorus, and provides the growing brain of the child with just those constituents which it needs.

But the most important advantage of St. Ivel (lactic) Cheese, from a dietetic point of view, is that it contains pure lactic acid cultures. The large intestine is crowded with putrefactive germs, all of which come from one source—food; and doctors and scientists are agreed that most of the ills of the human body are due to these putrefactive germs. Metchnikoff, the great Russian scientist, discovered and proved to the satisfaction of the doctors of the world that the most efficient way to destroy such germs was to eat foods containing large quantities of lactic acid cultures. The lactic acid cultures in St. Ivel Cheese find their way into the large intestine, and there produce lactic acid and other acids which quickly destroy the putrefactive germs that are present. The daily consumption of this cheese, therefore, keeps the system in splendid condition, and as it contains the highest proportions of those food constituents which build up nerve, muscle and brain, there is every reason why it should be given an important part in our dietary.

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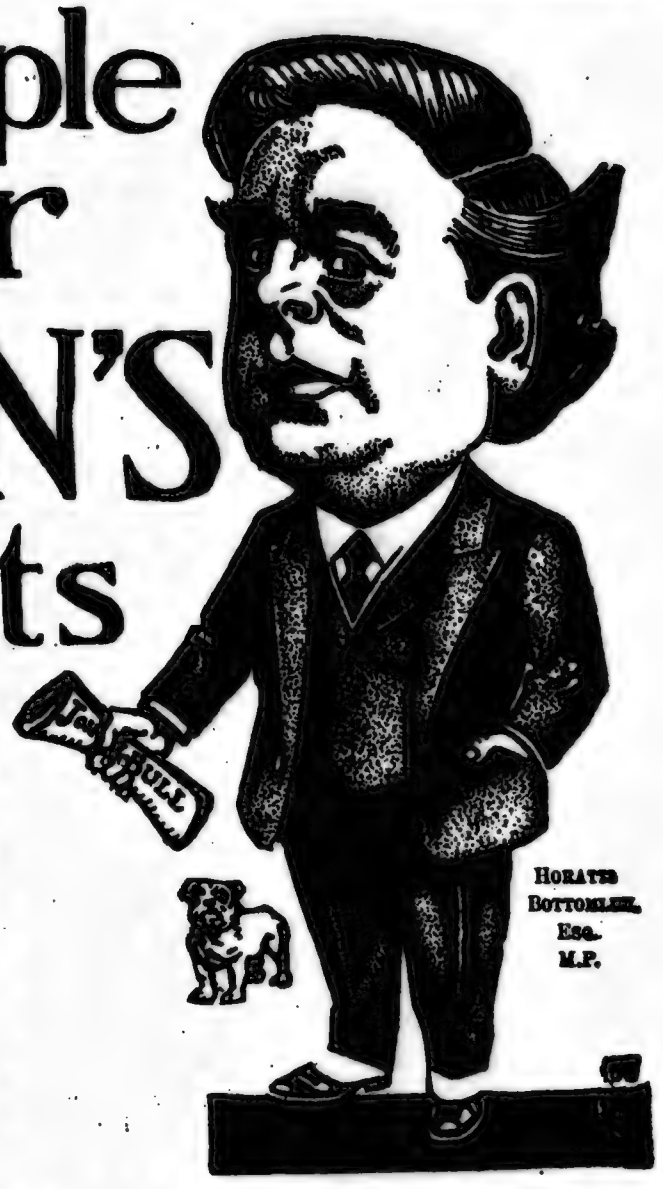

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THE COMING PEACE.

By W. M.

We who are living to-day have heard and seen the flutter of the wings of the Angel of Peace. Not to Carnegie's millions, not to the Peace Palace at The Hague, not to the ravings of the Peace-at-any-Price Party, nor to the *ententes* which are drawing France, Germany, Russia and the U.S.A. closer together and to England, do we owe the delectable sight and sound. Indeed, it is in spite of these things that the music and the vision have been vouchsafed to us.

Peace, newly fledged, is trying her pinions, and, like all great things, she has appeared in an unexpected guise. She is not clad in robes of white, she holds no branch of olive in her hand, nor are her wings composed of the feathers which, for ages, the imagination of poets, painters, and sculptors has attributed to her.

No; she is very different from all this. Her frame is of steel, her wings are of stretched canvas or some such mundane material, and the beating of her heart is the successive explosions of petroleum gas.

In short, the Angel of Peace has appeared in the likeness of the Aeroplane. Many shortsighted people see in her no more than a fresh and inconceivably deadly instrument of war. In a sense they are right. But it is war against war that she will wage. For if, as has been demonstrated, the most powerful battleships will lie defenceless beneath her, if the advancing battalions of the greatest army will become visible to her far-seeing eye so soon as to make surprise impossible and tactics futile, how, then, will war be waged?

Harbours, arsenals, barracks, and fortifications will be at the mercy of the man in the air, who, by dropping a hundred pounds of lyddite with the precision of a Grahame-White, will have it in his power to consign them to instant destruction.

Can war be carried on on such terms for long? The most courageous spirit revolts against the idea of instant death coming upon him from the clouds. The nations will rise up and say, "We will have no more war," for war will have become a thing too appalling for humanity to contemplate, let alone endure.

And so, through the advance of mechanical science an era of peace will dawn throughout all the world. Aerial navies may grapple in the central blue, but not for long. Humanity will have found salvation through science, when all the religions of the world have failed.

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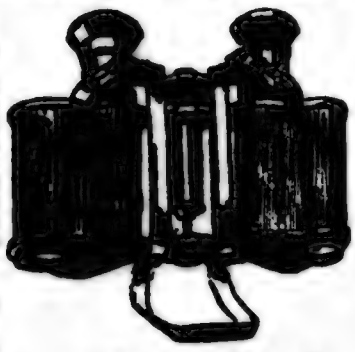

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THE DRAMA OF TO-DAY.

By M. Clement Scott.

"The Crucible."

Authors are always more or less dependent on the judicious casting of their plays as a means to "success-makers." Take, for instance, our leading dramatist—has any actor or actress ever failed to make a mark in a piece written by Pinero? No! And why? Because Sir Arthur has not only invariably selected the right man for the right part, but he has coached his people into being the characters he intended them to be, and never allowed anyone else to interfere with his stage directions. Messrs. Hemmerde and Neilson have not been so fortunate. They have apparently left the working out of the motive of their new play at the Comedy to the artists engaged, and the result is that much of its deep meaning is entirely lost.

I can well understand the attitude of the principal man, Mark Melstrode, whose life has been one long series of disillusions, and who, digging for years in the goldfields of California, got on the right track of it, only to find when he went for his "claim" that someone had forestalled and robbed him of his wealth, but, undaunted, he had started again and gained gold galore. I can also understand Mark Melstrode's utter disbelief in women, for had he not known the wife of his best friend, she who was credited with being the sweetest of God's creatures, unfaithful, and a wanton? But I cannot understand Mr. Henry Ainley being able to act such a part as this; it isn't his temperament at all. Messrs. Hemmerde and Neilson want a Henry Miller for a man of this description—a man who has suffered, and can convey the workings of his mind across the footlights.

The newspapers have spoken of "The Crucible" disparagingly, and have not taken into consideration the extraordinary way in which some of the leading parts are *walked through*. As a proof of this I quote the altogether beautiful performance of Miss Mary Rorke and the fine acting of Mr. Beveridge, in two quite minor characters. But these players have intelligence, and bring art and study into their work. I think if "The Crucible" had been produced by a Wyndham, a Hawtrey, a Dot Boucicault, or a Gerald du Maurier, it would have fared better, and given actors and play a greater chance. But I am told business is good at the Comedy, so perhaps after all Messrs. Hemmerde and Neilson will enjoy another success equal to their "Butterfly on the Wheel," although the men and women they have created in their brains may not be exactly the types they intended them to be on the stage.

The Follies.

More potted fare at the Apollo. And what delicious fare it is, too! The sly humour of Mr. Pelissier as he describes the old-world atmosphere which pervades the St. James's Theatre before he "pots." "The Witness for the Defence" is a delightful bit of fun in itself, but when the curtains are drawn aside and you see a miniature shooting gallery, with Miss Ethel Arundale as Miss Irving and Morris Harvey as George Alexander, the audience is convulsed with laughter. But oh, the skit on "The Chocolate Soldier" really takes the popcorn. Mr. Pelissier explains that every time he has been to the Lyric Theatre he has seen either Miss Constance Drever, Miss Evelyn D'Alroy, or Miss Ismay as leading lady, so he thinks it wiser not to select any one of the three singers, but to allow all of them to take the part of Nadina, so with a trio of Nadinas in the operetta Mr. Pelissier gets them so mixed up that in desperation he has to turn on the famous waltz song at every other moment. It is really *very* funny.

The Gaiety Theatre.

This is not the first time that rumour has startled us with the statement that George Edwardes is about to resign his managership at the Gaiety Theatre. I should think it would be a sorry day for the theatre when such a thing does happen. There is no man more capable of fulfilling his duties than G. E., and it is to him we owe the gorgeous mountings of musical plays, which have been so frequently imitated by others, but never carried to such triumphant success as they have been by Mr. Edwardes. Mr. Jay Gould, who is the cause of the report, is married to one of the Gaiety ladies, is an American gentleman, and owns a quantity of shares in the theatre, so perhaps it is the actress who is desirous of becoming a "star" in the Strand.

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No. 1023.
"I have taken Hall's Wine for Sleeplessness, and derived the greatest benefit from it. I shall certainly recommend it to my patients."

No. 1026.
"I have given Hall's Wine to a fellow nurse who was recovering from Influenza. I am pleased to state that she derived great benefit from it, especially for Sleeplessness, which had troubled her very much."

No. 1067.
"A Nurse friend of mine, who was suffering from sleeplessness, as the result of overwork, has greatly benefited by the use of Hall's Wine. I consider it one of the best Restoratives I have ever used."

No. 1068.
"A patient of mine has gained distinct relief from an attack of Bronchial Catarrh, by taking a bottle of Hall's Wine. I shall have much pleasure in recommending it in similar cases."

No. 892.
"I had a practical experience of the value of Hall's Wine in my own case. A fortnight ago I had a most serious cold. I took a dose of Hall's Wine as prescribed, in hot water, on going to bed. The next morning I was much better, though weak. I took the remainder of the bottle during the next few days, and I am now quite right again. I shall always resort to it in a similar case."

No. 836.
"I was suffering from a relaxed throat and neuralgia, and took Hall's Wine with most excellent results. I have since recommended it to a number of friends who have had the same experience as mine."

No. 822.
"I consider Hall's Wine is exceedingly strengthening after any illness, especially when taken as prescribed. Its restorative qualities are simply marvellous."

No. 985.
"I can safely recommend Hall's Wine as a most valuable restorative to anyone who is run down. I have often seen its beneficial effects on others, but not until recently did I realise by practical experience how valuable a tonic it is."

No. 1049.
"I can [illegible]ly to the value of Hall's Wine as a splendid pick-me-up after a bad attack of Bronchitis. I shall recommend it to all patients who require a good tonic."

No. 1047.
"I have given Hall's Wine to a boy of eleven, who was recovering from throat trouble, and he has derived a great deal of good from it. His Mother is very grateful for Hall's Wine."

No. 1056.
"I have tested Hall's Wine for myself, and I have found that it has a Splendid Restorative and stimulating effect, and gives strength which is lasting. I shall always recommend it to my patients when I have an opportunity."

No. 1064.
"I was very 'run down' after attending some very bad cases, but one bottle of Hall's Wine has completely restored me again. I feel very grateful for the knowledge that it can always be had."

No. 1071.
"I have found Hall's Wine very beneficial. It braces up the system generally. I shall certainly recommend it to my patients."

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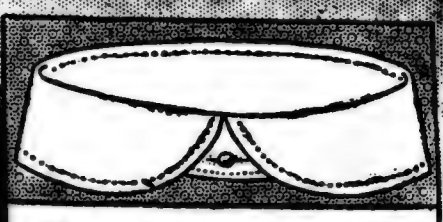

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BE SURE TO LOOK AT THE OUTSIDE BACK COVER.

BULL'S EYES.

Items of Interrogation:—

Is Lloyd George sure they *are* Friendly Societies?

Isn't the Home Rule question a "long-differed" one?

Don't the Socialists think the Co-operators badly named?

Is "Rocky-feller" how they pronounce it in America?

Do the Colonial Premiers think Labour Exchange men won't "work"?

Won't the wait for the Coronation procession be more than some folk can "stand"?

Isn't "Jay" Gould rather a happy name for him?

Did Lord Kitchener become a railway director to get something to "sit on"?

Won't everybody—except the Peers—be glad when the Coronation is over?

Does Mr. Masterman realise that "whitewashing" may be "dirty work"?

Haven't the authors put some good stuff in "The Crucible"?

Is the Crystal Palace to be a "going" or "gone" concern?

The choir boys of St. Paul's have been suffering from the mumps. They "got it in the neck."

Someone has invented an instrument to induce sleep. If it be successful, some of our novelists will have to curtail expenses.

"Tariff Reform Means Commercial Sunshine," we are told. And it may be too hot for the foreigner.

"Punctuality is one of the marks of a gentleman," says the Rev. J. B. Orme. Except in paying debts, of course.

Employment in the tobacco trade is improving, we understand. But many dealers still show light returns.

"Doctors are envious of golf," says Colonel Lucas. Yes, they lose their patients over it.

"Whirlpools" is the name of a new book. Not a "suck in," we hope.

The Hon. John Collier thinks that one good picture makes an Academy. Agreed, but where is it?

"One can like London's fogs," says Maxim Gorky. Of course; it is only a matter of taste.

Two districts of Switzerland are in favour of women pastors. Well, a woman can always preach.

The title of a new book, "A Holiday in Gaol," seems to suggest "time" enjoyably spent.

"Humour is the most serious thing in the world," says Francis Gribble. Certainly much of it is nothing to laugh at.

Manchester is to have only one Coronation Bank Holiday, so it gets but a half-holiday.

The German carpenter who has written a successful play, naturally knows how to put pieces together.

A lady has been elected "chairman" of the Paddington Guardians. They will all be trying to catch her eye.

The Brighton councillor who says, "I do not know a more exact person than the angler," must have a lively lot of acquaintances.

The new Wedgwood hat will, we assume, only be worn by big pots.

"The clock is the law-giver of civilised man," says Mr. Winston Churchill. And it always gives us "time."

The L.C.C. made £1,310 last year by the boating in the parks. Pity they can't charge for the canoedling.

Three hundred years ago there were no flower gardens in England, we are told. Now there's a blooming lot.

Mr. G. W. E. Russell calls the week-end habit a "by-product." It is a "by-and-by product" with most of us.

"I merely struck my mother-in-law," said a man fined at Willesden. Perhaps she struck him—unfavourably—first.

"The Remedy" is the name of a new play. We understand the principal character is quite a cure.

President Taft always sleeps a little in the afternoon. One of these days he will be caught napping.

For the first time, China will be represented at the Olympic Games next year. All the Chinese "cracks" will be there, we presume.

"Few people are wise enough to be foolish at times," says the *Smart Set*. But plenty are foolish enough never to be wise.

Berlin is to have an orchestra consisting of doctors only. Their rendering of the "Dead March" should be worth hearing.

"The Garden of Resurrection," has recently been published. We hope the author has not been digging up a plot.

Better Still—a winner at Lingfield—is capitally named. However good the other animals may be, it is Better Still.

The man who confessed to having committed 100 crimes in five weeks cannot claim that it is a good record.

A SEAMSTRESS

NERVOUSNESS, NEURALGIA, SLEEPLESSNESS—

Doing well, and no difficulty in working *now*, is the bright assurance of Mrs. Bernard, describing how Phosferine completely cured the nervous disorders which made it so hard to earn her living. Mrs. Bernard's very bread and butter depended on *her own efforts*, yet, so great was her nervous depression, she grew more feeble and less and less able to help herself, suffering the torments of sleeplessness, a prey to imaginary fears, until Phosferine put an end to her distresses. The benefit was apparent after taking the first bottle of Phosferine, for the sleeplessness, nervous disorders, fears, all disappeared, and Mrs. Bernard accomplished her work with a *zest and ease* which lifted a load of anxiety from her mind. Intensely thankful that she can make ends meet now, *without dragging out her life in struggle and suffering*, Mrs. Bernard wants other overtaxed workers to realise they can *gain as much relief* and *energy* from Phosferine as herself.

QUICKLY ENDED.

Mrs. Elizabeth Bernard, 50, Willoughby Road, Hampstead, writes: "I feel it an act of duty to write and tell you the benefit I have had from Phosferine. I suffered exceedingly from shattered nerves, neuralgia, headaches, sleeplessness, and was ill for a year. The doctor did me no good; the many remedies I tried left me in a worse condition than before and the agony I suffered made sleep almost impossible. I felt *as helpless as a child* at the least noise or confusion, and it was unsafe for me to venture out by myself. At times the depression was so acute that I laid motionless for hours, dreading imagined evils and feeling utterly miserable and unfit for anything. I am a needlewoman by trade and have to work very hard. This fearful trouble coming upon me *made it terribly difficult to make both ends meet*, and hence my ill-health was *doubly* a source of worry. After taking the contents of one small bottle of Phosferine I felt a different woman. I continued taking the remedy until quite restored, and the benefit I received in my illness and the good Phosferine has done me since is astonishing evidence of its wonderful *lasting* effect."

PHOSFERINE

THE GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

Neuralgia	Premature Decay	Anæmia
Rheumatism	Maternity Weakness	Malaria
Brain-fag	Nervous Headaches	Sleeplessness
Indigestion	Sciatica	Nervousness

and all disorders consequent upon a reduced state of the nervous system.

THE ROYAL TONIC.

Phosferine has been supplied by Royal Command to

To the Royal Family
H.I.M. the Dowager Empress of Russia
H.M. the Queen of Roumania
H.M. the King of Greece
H.M. the King of Spain
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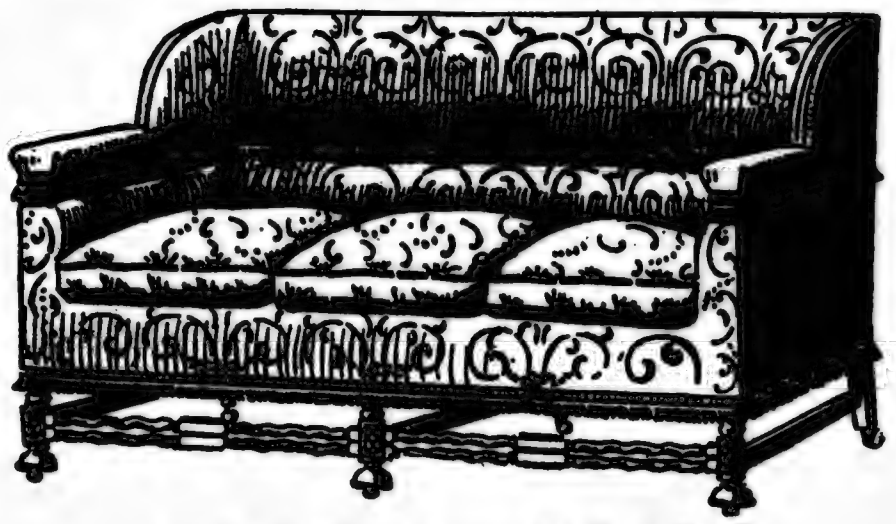
And the Principal Royalty and Aristocracy throughout the World.

The 2/9 size contains nearly four times the 1/1½ size.

Whether you require a house or a flat completely furnished or only a single piece of furniture, our designs will make your home beautiful and our prices defy competition. The quality of our goods can be absolutely relied upon for lasting wear.

The Settee illustrated will convey to one an idea of our design and value. The under-frame is made of English Walnut and is finished with a waxed polish, which gives it an antique effect. It is upholstered all hair and the covering is a Tapestry of a rich design typical of the XVIIth century. The three loose cushions are filled with down and this makes the comfort most luxurious.



Settee, as illustrated **£15 15 0**

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It may not always be convenient to disturb one's capital or investments in order to purchase furniture. Therefore, any article we sell, if desired, may be obtained by gradual payments. Our system of furnishing out of income is the fairest and most equitable ever devised. All goods supplied are marked at cash prices. NO deposit is required, and the payments may, if desired, be extended over one, two or three years at the purchaser's option, and **we wish specially to point out that we add no interest or make any extra charge whatsoever.**

Our Catalogue entitled "Furniture and Furnishing," which contains over 600 illustrations, will be sent free on application. This book will be found to be a greal help to those wishing to furnish.

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HOLBORN, LONDON, W.C.

Six doors from the Holborn Restaurant and Holborn Station (G.N., P. & B. Railway), 1 minute from British Museum Station (Central London Railway), and 3 minutes from Oxford Street.

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," AND ONLY* THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "bisculs" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED. ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.*

ANONYMOUS CORRESPONDENCE is increasing steadily. In future, we will disregard any letter which is not duly authenticated with name and address, which may be given in strict confidence.

FORWARDING LETTERS, ETC.—Our correspondence is growing so enormously that we have to discourage all idea of PUTTING OUR READERS INTO COMMUNICATION WITH ONE ANOTHER. *If the practice grew, we should want an extra staff of clerks, fresh offices, and Jim Crow to keep the peace.*

X. Q. P. (Brighton).—You will understand that of the many hundreds of letters we receive by every post a large proportion cannot possibly form the subject of comment. None is ignored, however, and all are carefully read, marked, learned, and inwardly digested, according to our view of public interest and usefulness.

THE HIGHBURY FURNISHING CO. (Upper Street, Islington)—apropos of the complaint of "Reader, London," published in our issue of May 6th—state that the notice in question was sent in an open envelope entirely by inadvertence. As compensation for any annoyance to which "Reader" has been put, they have handed him a receipt in full for the small balance owing. They have also produced original letters showing that in four cases at least customers have thanked them for their leniency.

Dr. E. J. E. writes that the *Vaccination Act* "was a silly law to begin with," but he still thinks vaccination has something to do with the prevention of smallpox.

"PATERFAMILIAS" says very few people noticed a blunder in the *Evening Standard* about Pharaoh arriving too late at the banks of the Jordan, and says his daughter at once exclaimed that it ought to have been the Nile. What does it matter, anyhow?

"WELL WISHER" (Portobello) believes he could delight our readers by giving an account of how to "fall 40 feet and get Intermingled with Lawyers," but unfortunately, he has been deterred by the thought that perhaps it is not "very legal to go into extreme details at present." Meanwhile, he has found someone arguing about the propriety of publishing the names of *Prudential Suicides*, lest we should hurt the feelings of their relatives. But our object is to prevent any such calamities in future.

J. F. R. (Southsea) is not the only reader who complains of the *Chiswick Rubber Stamp Co.*

S. V. B. (Clissold Park) says he is suffering from *Standard Bread* rash brought on by the richness of the new diet. As it is said to be a compound of dog-biscuit, we hope he will escape hydrophobia.

T. G. (Hockley) has his doubts about the *Weymouth Association*, (2, Weymouth Street, Portland Place) which wants 10s. 6d. in advance for the promise of a paying guest.

A. B. (East Ham) says the explanations of *H. Appleton* (Flushing) are all bluff.

F. C. (Putney Bridge Road) thinks we should now write P.M. (*Paid Member*) after our names instead of M.P.

"HADSUM" (Barnsley) says the *Royal College Art Co.* is working the photo-enlargement trick over a hairdresser's shop there.

"PLAINTIFF" (Norwich).—We do not recommend dealings with the United Kingdom Colonial and Foreign General Accountancy Offices (70, Chancery Lane, W.C.), or indeed with any other *debt-collecting agency*.

W. L. H. (Tufnell Park) says he has been defrauded over the *Hungarian Lottery*.

M. writes defending *Glasgow Exhibition*. The pictures gave him æsthetic satisfaction, tea cost 3d. not 4d., and he would like to know the seaside resort which could afford so many amusements. He says our Commissioner's omission to refer to the historical section is like trying to describe a forest and making no mention of trees.

C. S. (Brighton) says "there is a law" there "that if you see anyone have an accident, and you wish to send him *to hospital in a cab*, you are not allowed to do it. You are stopped by the police. You have to wait for the Hove ambulance to come, which generally takes about twenty-five minutes to get there, if it is not too far." There are a great many doctors in Brighton, and we suppose they must live somehow.

G. H. D. (Newcastle-on-Tyne) could not get an English banker's reference from *Douglas Mackenzie and Co.* (Arth-Goldau, Switzerland), who advertised a £4,000 *Derby Sweep*.

W. B. (Chelsea) says "we are fools and ignorant to allow our *so-called race-horses* to be ridden in the frog march style or the monkey-on-the-stick style." He thinks Stern, when riding, looks as though he had got a boil under his knee. It was a horse.

R. J. A. (Leeds) ridicules the idea that *children* of 13 obtain admission to *Sheffield public-houses*.

"OLD-FASHIONED" thinks the London County Council ought to be blotted out if it encourages female students *to study art from the nude* male, and male students from the undraped female. He thinks this is "simply putting a premium on immorality." But is the nude necessarily rude?

J. B. (Glasgow) says the worst people there are all *Irish*, and he wishes they would go back to Ireland.

(Continued on page 978.)

50,000 Seats from £1 1 0

Coronation Procession

JUNE 23rd, 1911.

Reasonable Prices **Best Positions,** Every Convenience

OVER FIFTY GRAND STANDS

are now being erected between London and Westminster bridges.
Rows 1, 2, 3. £3 3 0; 4, 5, 6 £2, 2 0; 7 and up, £1 1 0;
Standing Positions, 10/6. Plans Post Free.
Windows—First Floor from £10 10 0; Second Floor from £7 7 0;
Third Floor from £5 5 0.

A good, clear, uninterrupted view guaranteed.

Call and see positions, Stands being erected, or send your instructions by Letter, Wire, or Telephone, and the best available position shall be selected in order as received.

Ticket Office Now Open at each of the following Stands:

St. Clement Danes, Strand, W.C.
St. Mary-le-Strand, Strand, W.C.
French Palace Site, Strand, W.C.
Albion House, High Street, Borough, S.E.
Passmore Edwards' Library, Borough Road.
Westminster Bridge Road Tube Station.
21, Pall Mall.
30 and 31a, St. Paul's Churchyard, E.C.
St. Mary's Church, Aldermary, E.C.
St. Thomas's Church, Westminster Bridge Road.
Christ Church, Westminster Bridge Road.
202 to 212, Westminster Bridge Road.

Where to Stay Coronation Week.

SAVOY TURKISH BATHS.

Best in the World.

Always open, Day, Night, Sundays, and Holidays. Perfect Ventilation. Luxuriously Fitted, Electric Light.

Close to principal Stations, 'Buses, Trams, Theatres, Music Halls, &c.

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Turkish-Russian Bath, including Shampoo, Bed, Breakfast, and attendance, 10/- per Night. £3 the Week. BOOK EARLY.

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Select one-day Cruise by High-Class Saloon Pleasure Steamers,
Fare £1 4 0
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Souvenir of the Coronation and Programme.
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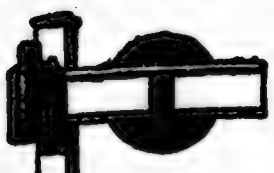

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SPERMINUM
is the natural source of health and vital strength isolated and purified from organic bases. In the form of the Essence Spermin acts as a Reviver of Vital Energy and so stimulates healthy body juices which resist disease and retard vital decline. Nervous Breakdown, Fatigue from Over-work, and Mental and Physical Exhaustion, brought about by Over-indulgence in Athletics will find a corrective in Poehl's Spermin Essence. It is of special Curative Value in all disorders of the Blood, the Nerves, and the Heart.

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BOOTS CASH CHEMISTS (EASTERN) LIMITED.

STEADY, SUBSTANTIAL PROGRESS RECORDED.

At the 19th annual meeting of the above company, held at the St. Pancras Hotel, on June 8th, the managing director, Sir Jesse Boot, stated that dividends of 10 per cent. had been paid on the Ordinary shares for the first six years, and for the remaining 13 years at the rate of 12 per cent. The premiums paid on these, and sums added out of profits from time to time, had enabled them to build up reserves and contingency funds amounting in the aggregate to no less than £82,500, and also to carry forward £11,000.

During this period the Branch Managers' Provident Fund had grown to £20,000, upon which 4 per cent. interest was allowed.

They did not seek to increase the dividend on the Ordinary shares, as in most cases extremely high dividends could only be made by sweating employees or overcharging the public.

In Nottingham, where the parent Company afforded steady employment for some 2,000 persons, there had been much pessimistic nonsense written and spoken lately about Company trading in retail businesses. Men speak regretfully about the good old days when a man without exceptional ability or a large trade could, in a single shop, make profits up to £1,000 per annum. They were golden days for the small proprietor, but the public had to pay for them. Contrast the treatment of the public and the assistants to-day alike by private chemists and companies with that of 30 years ago, and the reason why £1,000 a year cannot be made out of one shop becomes apparent at once. In those days businesses were frequently run almost entirely by apprentices, who paid a premium to learn the business. They frequently served seven years without a salary and when out of their time had more often than not to leave to make room for other apprentices.

In addition to the Employees' Fund, the lives of nearly 400 of the managers had been insured, the Company paying the entire premium for the first two years and half the premium afterwards. There were no less than 500 income-tax payers on the staff.

The resolution adopting the accounts was unanimously agreed to.

For Holiday Wear

STYLE. COMFORT. VALUE.

YOU WANT STYLE for Holiday Wear.
The "Footshape" is immaculate.

YOU WANT COMFORT for the Holidays.
The "Footshape" is the Shape of your Foot.

YOU WANT VALUE for your Money.
The "Footshape" is extraordinary value.

Send 8/6 to-day for a sample pair on trial. Money back and all expenses paid if you are not more than satisfied. Hundreds of thousands are now wearing "Footshape" and saving money. WHY NOT YOU?

DESCRIPTIONS.

No. 1617.—BOX CALF BOOT, 8/6.—Splendid Box Calf Uppers, straight golosh, no outside seam, unbreakable jockey back, toe-capped (as illustrated), best linen lined, specially selected, hard-wearing solid leather sole, sewn. Best make and finish throughout.

No. 1717.—GLACE KID BOOT, 8/6.—Exactly same style and quality as above, but slightly lighter in weight.

No. 1417.—BROWN WILLOW CALF, 9/6.—A magnificent boot. Rich nut-brown shade and warranted real 'Willow' Calf. Note, Brown costs 1/- extra.

SEND YOUR ORDER NOW.
Do not put it off till to-morrow. You may forget.

Direct from the Factory to your door

POST FREE 8/6

COUPON. "John Bull." June 17, 1911.
To W. Barratt & Co. Ltd., Northampton
I herewith deposit 8/6, for which please send me POST FREE one pair of "Footshape" Boots No.....
Size..... Width..... It is clearly understood that if I am not perfectly satisfied, I will return the boots and you will return my 8/6 in full immediately.
NAME .....
ADDRESS .....
.....

Pin this COUPON to your letter.

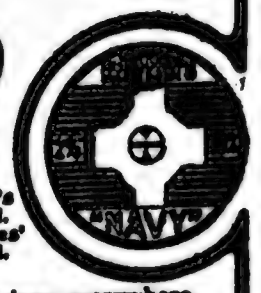
SIZES: 5, 6, 7, 8, 9, 10, 11 (size 12, 1/- extra). Each size is made in four different widths. No. 3 width (for slender feet); No. 4 (medium); No. 5 (wide); No 6 (extra wide).

Simply state the style number of boot, and size and width required.

W. BARRATT & CO., LTD.,
The World's Leading "Boots-by-Post" Specialists
(Desk 66), Sterling Works, NORTHAMPTON.

There is no heel-shock when walking if your boots are fitted with

Redfern's NAVY Rubber Heels.



Men's 6½d. Ladies' 4½d.

From Boot Repairers everywhere.
Write for Booklet "How to fit rubber heels."
Redfern's Rubber Works, Hyde, near Manchester.

L13

"Reader" (Drury Lane) wants to know why the women employed in Bruce House, run by the L.C.C., are worked from 8 a.m. till 9 p.m.? Now then, Mr. Inspector.

"Patient" (Consumptive Hospital, Brompton) says that patients do not get sufficient food, and that the nurses do not carry out the orders of the doctors. What say the Hospital authorities?

"Worker" (Blackfriars) suggests that we should pay a visit to the premises in which Spiers and Pond do their upholstering work. We'd rather not. The refreshment rooms are enough for us!

M. J. E. (Peckham) draws our attention to the long hours worked by pianists in cinematograph shows. She cites one man who works from 12 noon to 12 midnight, with only one hour off for meals. His wages are £1 a week.

H. B. H. (Porthallot) accuses the *Observer* of contempt of Court in commenting upon a charge against four *foreign sailors* and calling them "undesirables." Why did not he write to the solicitor for the defence?

C. P. (Catford) is annoyed with May, trading as *Norman & Co.*, 41, Church Street, Birmingham. He thinks he could tell us things. Why not?

H. H. B. (Hotel Great Central).—We hesitate to decide the *bet* made by a man during the last *general election* that "more Unionists than Liberals would be returned." As no reference was made to possible petitions, the conditions were insufficiently defined, and we should think the best solution would be to drink our health with the stakes.

W. H. (Woolwich) complains of George Gudmit Letts, F.R.H.S., nursery *seedsman* and bulb importer, Hadleigh, Suffolk, who answered remonstrances with the remark that "some people expect a garden full for 1s., others are most grateful for good things."

H. J. (London, W.) hopes the *Coronation Dinner at Camberwell* will be better than last time, when a firm of caterers netted a big profit.

"Grenadier" (Wellington Barracks) says his regiment was employed to test the stand on the Horse Guards Parade, previous to the Trooping of the Colours. This they did by running and jumping on them. "Suppose the stands had broken down," he asks, "and some of my comrades had lost their lives, would that be dying for King and Country?" We'll ask Lord Haldane.

"Esperantist" (North Finchley) and many others write in defence of their jargon, but we are not convinced by such statements as that Baden-Powell has recommended it to boy scouts. As to the contention that English will not do as an *universal language* because it is so difficult, all we have to say is that we have not found any trouble with it. Foreigners must suffer for their ignorance.

R. reminds us that "*spare the rod* and spoil the child," comes from Butler's "Hudibras," but anyhow, it was worthy of King Solomon.

W. H. H. (Margate) informs us that our intervention in favour of *the man whom the police worried* at the local Hippodrome was successful, and that he has been reinstated. Yes, but why was he ever interfered with?

Messrs. *Raphael Tuck & Sons* write with reference to a recent paragraph, and assure us that the pictures they gave as prizes have gone up in value. That makes it all the stranger that our correspondent was unable to dispose of his.

A. Y. F. (Beckenham) quotes about the late Mr. *Galloway Weir*, M.P.:

"The weary Weir with questions drear
The notice paper crams.
Surely there never was a weir
That caused so many dams."

W. C. G. (Chiddingfold).—Please acquire the rudiments of *grammar* before trying to teach us to suck philological eggs. We thought every child knew that averse takes the ablative.

F. W. (Birmingham) says it is only too true that the *police there blackmail bookmakers*. Before the recent Betting Act, they used to have an understanding with the police that they should be raided at certain intervals, all opposition being prevented in the meantime, but now the bookmakers employ men of straw as touts, and change them after each raid. Meanwhile the bookmakers drive round quite openly collecting slips from their touts, and are on the best of terms with the police. What a farce the whole betting legislation is!

"Racr."—We know nothing of the Albion Division Agency, who are organising a *Royal Hunt Cup sweep* at Sion, Switzerland.

H. C. (Bristol) describes a local *fire*: "The police arrived and started what appeared to me to be a very poor imitation of a barn dance to give vent to their excitement. One of them suddenly had an idea. He thought it would be a good thing to telephone for the Fire Brigade. They arrived, and after staring at the scene for a few seconds and making some unparliamentary remarks they decided to get to work. Each man appeared to want to do the same thing as his neighbour. He was in no hurry, but wanted to do something. Then an escape came up. If I were writing for the paper I should have to say it dashed up, but as I am writing facts I will state that it came up, well, faster than I should like to have to move on one leg. When it was in position it was decided that the escape was not wanted. A fireman took a hose, carefully unrolled it, and then leisurely strolled up and down looking for a hydrant. He could not have taken it more comfortably if he were walking up and down a railway station waiting for a train." He wants to know why the local press hushed up this exhibition of hustling.

[*We regret we are obliged to hold over a large number of replies.*]

"You take my tip, old man"

And the next time you want £1 or £100 on a horse, see that it is with a Turf Accountant where you obtain the most advantageous terms, with absolute security, and the strictest privacy in every transaction.

The Cardinal Features of
LIBERAL TERMS. UNQUESTIONABLE SECURITY.
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Write to-day for my Illustrated Book of Sporting Records for 1911, the most interesting and complete Guide and Record of Sporting matters ever published, also my terms for Credit Accounts to my sole address:—

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Telegrams, "Repayable, London." Telephones, 290 Mayfair (10 lines).

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(Isle of Man statistics show Record Sunshine for 1910-1911)

THE
ISLE OF MAN
FOR
HEALTH AND HOLIDAYS.

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¶ Beautifully Illustrated Guides; Hotel, Board, Lodging, Farm and Furnished House lists free from J. B. TONGUE, 27, Imperial Buildings, Ludgate Circus, London, E.C.

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BEDSTEADS!

Newest patterns in Metal and Wood of every description. Bedding, Wire Mattresses, Cots, Chair Beds, &c. Furniture—Bedrooms and General. *All goods sent direct from factory to home, saving middle profits.* Send post-card to-day for Illustrated Price Lists (post free). I allow discount for cash, or supply goods payable in monthly instalments, or in any way that will suit you. Established 22 years. CHARLES RILEY, (Desk B), MOOR St., BIRMINGHAM.

Please mention JOHN BULL when writing for lists.

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Clerks, Shop Assistants, Fitters, etc., desiring information regarding Colonial appointments should send stamped envelope to Messrs. Coutts (Dept. I), 235, High Holborn, London.

No. 4. Mr. Pickwick.

THE MOLASSINE DICKENS.
MR. PICKWICK ADDRESSES THE CLUB.

Extract from the Minutes of the Meetings of the Pickwick Club:—

"Mr. Pickwick observed that fame was dear to the heart of every man. He would not deny that he was influenced by human feelings. (Cries of 'No, no.') But this he would say, that if ever he had a proud moment in his life it was when he brought to the notice of the Club the famous 'MOLASSINE DOG CAKES.' (Prolonged applause.) He was a humble individual. ('No, no.') Still he could not but feel that he had rendered them a service in telling them of a Biscuit which not only fed dogs, but kept them healthy and prevented internal parasites. (Cheers.) What other Biscuit, he ventured to ask, could claim such wonderful properties? (Cries of 'None.') His invincible determination was to spread the knowledge of the wonderful MOLASSINE DOG CAKES everywhere. (Prolonged applause.)" They aid digestion, keep dogs healthy, and their coats and skins in fine condition. Eradicate worms and all internal parasites. Prevent dogs from emitting unpleasant odours. FREE FROM DRUGS AND MEDICAMENTS OF ANY KIND.

Samples can be obtained from Corn Dealers and Grocers or The Molassine Co., Ltd., Greenwich, S.E., City Office, 28, Mark Lane, E.C.

TO H.M. THE KING

"Black & White" Whisky

Jas. Buchanan & Co., Ltd.,
Glasgow & London.

Robinson & Cleaver's

IRISH LINEN

Irish Linen Handkerchiefs.

No. 57.—Ladies' all-linen, hemstitched, American size (about 13ins. square), with ½-in. hem, 5/3 per doz.

No. 10.—Ladies' Linen Initial handkerchiefs, with Initial centred into wheatear and butterfly design, 7/11 per doz.

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No. 60.—Gentlemen's Initial Handkerchiefs, pure linen, finely hemstitched, about 19½ ins. square, with ½-in. hem, 8/6 per doz.

Irish Collars and Shirts.

"Castle" Collars, Linen faced, single shapes 4/11, double shapes 5/11 per dozen. "Matchless" Shirts with four-fold fronts and cuffs, for dress or day wear, each, 5/11.

Carriage Paid on orders of £1 and upwards.

Robinson & Cleaver Ltd.

Samples and illustrated list free on request.

LONDON. 44, E, Donegall Place, BELFAST. LIVERPOOL.

PRICE 6d & 1/- PER BOX.

Post Free 7½d & 1/1½

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RACING NOTES.

By W. Lotinga.
("*Double U. L.*" of Lotinga's Weekly and "*Maggie*" of The Globe.)

What Offers?

Some of my readers are, of course, keen on the joys of the "silvery Thames," and need only to be aware of the fact that the launch "The Mirry" is for sale to make a reasonable offer, for although the fastest and best little boat up the river, she must now be sold. Anyone can see her any day at Bridge House, Maidenhead.

Prophetic.

It is practically impossible, when writing days ahead, to deal with a programme like Ascot, in which the same lot of horses are engaged practically every day of the meeting. What has happened on Tuesday and Wednesday will altogether govern the later occurrences.

The Gold Cup has its world-wide interest to-day (Thursday), and, of course, on first blush one simply must go for Lemberg, who very easily reversed the St. Leger form with both Swynford and Bronzino in the Coronation Cup. But a mile and a half at Epsom is very different to 2½ at Ascot, and I have never believed Lemberg to be a stayer. In face, therefore, of his 100 yards' whacking in Derby week, I must go for

Bronzino,

as the proved stayer. In Friday's Wokingham Stakes whichever Joyner runs is bound to be thereabouts, and it may be Iron Mask II., whilst in the High Weight Stakes, with Whalley on him, Dilwyn will show that his Hurst Park form under a light weight was wrong. Dependent, of course, upon what he has done if competing in the Gold Vase, Declare looks the best in the moderate entry for the Alexandra Plate.

Windsor has the week-end, and I think Dartoi capable of winning the Royal June Handicap, even under top weight now that they have been raised.

"*THE JOCKEY*," May 13, 1911, says:—(Price 2s.) "WINNERS AND HOW TO FIND THEM" is the title of an interesting booklet by CHICKWEED, which deals extensively with all branches of Turf speculation. The author has a sound knowledge of his subject, and those of our readers who send for a copy will not, we venture to say, begrudge the outlay. It is published by INNES BARTON, 13, HENRIETTA STREET, STRAND, LONDON.

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roving well-nigh infallible. This paper going to press several days be- issue. I cannot publish latest results here, but same will be seen daily y advertisement in the "Sporting Chronicle" (front page). On Wed- lay, the 7th inst., I wired my clients JINKS g. 4/1, on Tuesday JESSICA 3/1, and on the previous Saturday DUTCH COURAGE 3/1, following Balblair, Bonnetty Bob, 17, Le Touquet, Howick, Fidelio, Sunbright, Jersey Belle, Protestant Boy, Mondragone, Minto, Roedean, Jinks (again), Seaton Delaval, Baker's Boy, etc. The nett gain last season was—
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on a bank of £10, and out of a total of 184 days' racing it won on 118 days (dealing with one race per day only), the longest run of losers never exceeding three days, whilst against this there were numerous runs of five and six winning days, and, I am pleased to say, that so far this season I have quite maintained the same splendid average of winners. Since March 20th last to the 7th instant, the guaranteed nett profits (on the same bank) is
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